



सत्यमेव जयते

# Report of the Comptroller and Auditor General of India

## Performance Audit on implementation of Pradhan Mantri Awaas Yojana-Gramin



लोकहितार्थ सत्यनिष्ठा

Dedicated to Truth in Public Interest



Government of Tamil Nadu  
Report No. 6 of 2022

**Report of the  
Comptroller and Auditor General of India**

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# 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, for being laid before the State Legislature.

The Report of the Comptroller and Auditor General of India contains the results of Performance Audit on implementation of Pradhan Mantri Awaas Yojana-Gramin covering the period from April 2016 to March 2021.

The instances mentioned in the Report are those, which came to notice in the course of the performance audit conducted during December 2020 to October 2021. Matters relating to the periods outside the audit period have also been reported in places where they were found necessary.

The Audit has been conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.

Audit wishes to acknowledge the cooperation received from Government, Director of Rural Development, District Collectors, Project Directors of DRDAs and Block level officers.

# EXECUTIVE SUMMARY



## EXECUTIVE SUMMARY

### The Purpose

Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) is being implemented in the State from 01 April 2016. A Performance Audit of the implementation of PMAY-G was conducted covering the period from April 2016 to March 2021. The focus of Audit was to ascertain whether the Department followed transparent procedures for identification of beneficiaries, ensured timely release of funds, ensured efficient and economic implementation of the scheme, and put in place suitable internal control and monitoring mechanisms at appropriate levels. The Performance Audit disclosed the following:

### Results in brief

During 2016-21, 5.09 lakh houses were sanctioned; of which, only 2.80 lakh were completed. Major issues noticed during audit included non-receipt of GoI grant, inadmissible expenditure under Administrative Fund, wrong inclusion of ineligible beneficiaries, non-inclusion of eligible beneficiaries, shortfall in coverage of SC/ST beneficiaries, fraudulent sanction of houses and poor monitoring.

- ◆ Due to non-fulfillment of stipulated conditions, Government of Tamil Nadu could not avail Government of India's assistance of ₹ 1,515.60 crore on time.

*(Paragraph 2.2)*

- ◆ From the earmarked Administrative Fund, the Director of Rural Development incurred an inadmissible expenditure of ₹ 2.18 crore on advertisements and other activities not connected with the scheme.

*(Paragraph 2.4)*

- ◆ Failures in planning and oversight had resulted in non-achievement of the earmarked target of sanctioning 60 *per cent* of houses to SC/ST households. Poor planning had resulted in non-availability of sufficient SC/ST households in the final Permanent Wait List (PWL). Further, considerable number of SC/ST households were removed from the Socio Economic and Caste Census (SECC) data, without valid reasons.

*(Paragraph 3.2.1)*

- ◆ The process of preparation of the PWL from SECC data was flawed. Non-linking of a unique identifier to SECC data at the time of verification and failure to verify SECC data thoroughly by the *Gram Sabhas* led to erroneous data being carried forward to the PWL, which vitiated the beneficiary identification process.

*(Paragraph 3.3)*

SECC data, which forms the basis for identification of beneficiary, had significant number of households with one or more members named 'UNKNOWN'. This weakness of SECC data was misused and a substantial number of houses were sanctioned in a fraudulent manner. In the sampled blocks, by misusing 'UNKNOWN' in the name field of SECC data, a total of 3,354 houses were irregularly sanctioned to ineligible beneficiaries, involving an irregular expenditure of ₹ 50.28 crore. The number of houses sanctioned in a fraudulent manner may increase if this issue is examined for the entire State.

- ◆ 'UNKNOWN' beneficiaries in the PWL were selected and were replaced with a person from a different family, at the time of issuing sanction order for houses.
- ◆ Sanction orders were issued in the name of 'UNKNOWN' beneficiaries, and the bank account of persons from different families were linked for releasing assistance.
- ◆ Sanction orders were issued in the name of eligible beneficiaries; but payments were made to fraudulently linked bank accounts of ineligible persons.

*(Paragraph 4.1)*

- ◆ As of 31 March 2021, out of the 5.09 lakh sanctioned houses, only 2.80 lakh houses (55 per cent) were completed. First instalment was not released to 0.89 lakh beneficiaries.

*(Paragraphs 4.2.1 and 4.2.2)*

- ◆ Inspection records were manipulated rampantly. Audit found many discrepancies in geotagging and time-stamping of house photographs. Many houses were geotagged at Block Offices itself.

*(Paragraph 5.3)*



# CHAPTER I

## INTRODUCTION



**Pradhan Mantri  
Awaas Yojana  
(Gramin)**



# CHAPTER I

## INTRODUCTION

### 1.1 About the Scheme.

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) aims to provide a *pucca* house with basic amenities to all houseless households and households living in *kutcha* and dilapidated houses in rural areas by 2022. PMAY-G is being implemented in the State from 01/04/2016. The Scheme envisages construction of quality houses by the beneficiaries themselves using locally available material, designs and trained masons. Government of India (GoI) and Government of Tamil Nadu (GoTN) jointly fund the scheme at the ratio of 60:40 respectively. In addition to its 40 *per cent* share, GoTN provides ₹ 50,000 per house towards construction of Reinforced Cement Concrete (RCC) roof.

The following are the key features of PMAY-G:

- ◆ Identification and selection of beneficiaries are based on housing deprivation parameters<sup>1</sup> in Socio Economic and Caste Census (SECC), 2011 data, and verified by the *Gram Sabhas*.
- ◆ All payments to the beneficiary is made through Direct Benefit Transfer (DBT) mode.
- ◆ Workflow management and monitoring through an end-to-end e-Governance model using AwaasSoft<sup>2</sup> and AwaasApp<sup>3</sup>.
- ◆ Convergence with other Government Schemes for provision of basic amenities *viz.*, toilet, drinking water, electricity, etc.
- ◆ Grievance redressal mechanism at State/District/Block/Village Panchayat (VP) levels to dispose of grievances/complaints.

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Abbreviations used in this report are listed in the Glossary at Page 90

<sup>1</sup> Deprivation parameters are households living in zero, one or two room houses with *kutcha* walls and *kutcha* roof, no adult member in household between age 16 and 59, female headed household with no adult male member between 16 and 59, households with differently abled member with no other able bodied adult member, SC/ST households, households with no literate adult above age 25 years and landless households deriving a major part of their income from manual labour.

<sup>2</sup> Web based, transitional, electronic service delivery platform for PMAY-G scheme.

<sup>3</sup> A mobile application that captures georeferenced and time-stamped photographs of the houses during their constructions.

## 1.2 Implementation of PMAY-G in Tamil Nadu

As per SECC 2011, the number of rural households in Tamil Nadu was 1.01 crore; out of which 47.05 lakh households (47 per cent) were with housing deprivation parameters. Under PMAY-G, the target set for Tamil Nadu was to construct 5.28 lakh *pucca* houses by 2022 in two phases, viz., under Phase-I, 3.28 lakh houses to be built in three years from 2016-17 to 2018-19, and under Phase-II, two lakh houses to be built in three years from 2019-20 to 2021-22.

GoTN prepares Annual Action Plans (AAP) every year. As per the approved AAP, targets are fixed for Districts and Blocks. The Scheme is implemented by Rural Development and Panchayat Raj Institutions (RD&PRI) Department. The Director of Rural Development (DRD), Project Directors (PD) of District Rural Development Agencies (DRDA) and Block Development Officer (BDO) of Panchayat Unions (Blocks) implement the Scheme at State, District and Block level respectively. The organisation chart for implementation of PMAY-G is given in **Appendix 1.1**.

## 1.3 Audit objectives

This Performance Audit was conducted to assess the implementation of the Scheme as per the guidelines laid down by the Ministry of Rural Development (MoRD). The objectives for the Performance Audit were to derive an assurance whether:

- ◆ Funds were provided and released on time to the eligible beneficiaries through Direct Benefit Transfer (DBT) and Electronic Clearance System (ECS) as per Scheme guidelines and other financial rules as applicable;
- ◆ Transparent and adequate procedure was followed for identification and selection of beneficiaries under the Scheme;
- ◆ Implementation of the Scheme including convergence with other Schemes and Beneficiary Support Services were effective and efficient, and
- ◆ Internal control and monitoring were carried out effectively.

## 1.4 Audit criteria

The main sources of audit criteria for the Performance Audit were:

- ◆ Framework for implementation of PMAY-G (PMAY-G Guidelines);
- ◆ Guidelines for Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Swachh Bharat Mission-Gramin (SBM-G) for convergence;

- ◆ Standard Operating Procedures for DBT payments and Handbook on DBT issued by GoI;
- ◆ The Tamil Nadu Transparency in Tender Act, 1998 and Rules, 2000 and Government Orders, circulars, instructions and notifications issued from time to time by GoI and GoTN.

## 1.5 Audit scope, methodology and sampling procedure

The Performance Audit covered the implementation of PMAY-G in Tamil Nadu, during April 2016 to March 2021.

An Entry Conference was held with the Additional Chief Secretary, RD&PRI Department, on 14 December 2020, wherein the audit objectives, scope and methodology were discussed. The field audit was conducted from December 2020 to October 2021, through test check of records at RD&PRI Department at Secretariat, Directorate of Rural Development, eight DRDAs and 18 Blocks.

Audit received the AwaasSoft data pertaining to the State of Tamil Nadu from the Ministry of Rural Development (MoRD) and analysed the data to ascertain compliance with PMAY-G guidelines. Further, the Audit Team conducted Joint Physical Verification (JPV) of 1,121 beneficiary houses, along with Block level officials, and a survey was conducted among 917 beneficiaries, using a structured questionnaire.

An Exit Conference was held with the Principal Secretary, RD&PRI department on 9 February 2022 to discuss the audit findings. The views expressed in the Exit Conference and the reply furnished by the Government on 21 March 2022 were taken into account while drafting this Report.

Audit sampled eight districts, 18 Blocks and 91 Village Panchayats (VP) for detailed examination of records, conducting JPV and beneficiary survey. The region-wise number of districts selected is given in **Table 1.1**, and the sampling procedure is given in **Appendix 1.2**.

**Table 1.1: Selection of districts for field inspection**

| Sl. No. | Region (Number of districts) | Number of houses sanctioned (percentage to total sanction) | Number of districts selected | Districts selected                          |
|---------|------------------------------|------------------------------------------------------------|------------------------------|---------------------------------------------|
| 1       | East (8)                     | 1,56,043 (39 per cent)                                     | 3                            | Nagapattinam, Tiruchirappalli and Tiruvarur |
| 2       | North (7)                    | 1,64,886 (41 per cent)                                     | 3                            | Dharmapuri, Tiruvannamalai and Villupuram   |
| 3       | South (8)                    | 41,943 (10 per cent)                                       | 1                            | Ramanathapuram                              |
| 4       | West (8)                     | 38,325 (10 per cent)                                       | 1                            | Erode                                       |
|         | <b>Total (31)</b>            | <b>4,01,197 (100 per cent)</b>                             | <b>8</b>                     |                                             |

## **1.6 Previous Audits**

In 2014, Comptroller and Auditor General of India (C&AG) conducted a Performance Audit on implementation of the erstwhile Indira Awaas Yojana (IAY), which was a rural housing programme under implementation during 1996-2016. The Audit report of C&AG pointed out issues such as non-assessment of housing shortage, lack of transparency in beneficiary selection, lack of convergence, weak mechanism for monitoring, etc.

While designing the framework for PMAY-G, GoI took into account the gaps in implementation of IAY. The present audit, however, disclosed that some of the issues that affected the efficiency of IAY continued to plague PMAY-G as well.

## **1.7 Acknowledgement**

Audit acknowledges the co-operation and assistance extended by the department and audited entities in conducting this Performance Audit.

## **1.8 Audit findings**

The audit findings are grouped under the following Chapters.

- ◆ Chapter II : Financial Management
- ◆ Chapter III : Planning
- ◆ Chapter IV : Implementation
- ◆ Chapter V : Monitoring, Internal Control and Grievance Redressal

**CHAPTER II**  
**FINANCIAL**  
**MANAGEMENT**





## CHAPTER II

### FINANCIAL MANAGEMENT

#### 2.1 Assistance under PMAY-G

The PMAY-G beneficiaries are eligible for an assistance of ₹ 1.20 lakh per house in plain areas and ₹ 1.30 lakh in hilly areas and difficult areas<sup>1</sup> for construction of a *pucca* house<sup>2</sup> with a minimum area of 269 square feet. GoI and GoTN share the assistance payable to the beneficiary at the ratio of 60:40. Every year, based on the approved Annual Action Plan (AAP), GoI releases its share of assistance to GoTN in two instalments, and GoTN releases GoI's share and its own share through budget, in two instalments, to the savings bank account, maintained by DRD, which is referred to as the State Nodal Account (SNA). SNA is registered in AwaasSoft and with Public Finance Management System (PFMS), and operated electronically through Fund Transfer Order (FTO).

The eligible assistance is released directly to the beneficiaries. The BDOs issue FTOs to release eligible assistance from SNA to the beneficiaries through four instalments i.e., the first instalment within 15 days of sanction, the second instalment on completion of plinth level, the third instalment on completion of roof cast level and the final instalment on completion of the house.

The unit cost of ₹ 1.20 lakh per house in plain areas and ₹ 1.30 lakh in hilly areas do not include RCC roofing. Therefore, with a view to provide RCC roof, GoTN provides an additional grant of ₹ 50,000 to all the PMAY-G beneficiaries from the year 2016-17. Further, in December 2020, GoTN sanctioned an one time additional grant to 2,57,925 incomplete houses at the rate up to ₹ 70,000 per beneficiary. Both the funds are kept in RCC Roofing cost account, outside SNA, and are released to the Blocks through DRDAs. These assistances are released by BDOs through Electronic Clearance System (ECS) of fund transfer to the bank accounts of the beneficiaries concerned.

Up to four *per cent* of the programme funds released to the States can be utilised for administering the scheme; of which 0.5 *per cent* can be retained at the State level and 3.5 *per cent* is distributed to the districts in proportion to their targets. Allocations for District and Block (including for VPs) levels are 2 *per cent* and 1.5 *per cent* respectively. As per the scheme guidelines, this

<sup>1</sup> Difficult areas: Those areas where due to reasons of poor availability of materials, poor connectivity, etc., the cost of construction is higher and the classification is to be done by the State Governments.

<sup>2</sup> A house which is able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years.

fund could be utilised for setting up Project Management Unit (PMU) at State, District and Block level, including the expenditure on hiring of personnel, activities to sensitise and impart habitat and housing literacy to beneficiaries, construction of prototype houses, social audit, staff training, mason training etc. Administrative funds released along with programme funds were to be accounted for separately. With effect from September 2019, the Administrative fund has been maintained along with Programme fund in the SNA. It is to be utilised only within the permissible heads specified in the guidelines.

## 2.2 Non- availing of eligible grant from GoI

According to the scheme guidelines and General Financial Rules of GoI, central assistance to the State for PMAY-G is released based on approved AAP, utilisation certificate, audit certificate and the progress achieved.

Audit found that GoTN did not receive the eligible GoI grants in full as shown in **Table 2.1**.

Table 2.1: Details of release of grants by GoI and GoTN

(₹ in crore)

| Year         | Target<br>(Number of<br>houses) | Share of assistance approved |                       |                 | Funds actually received |                 |                 | Short<br>receipt of<br>GoI share |
|--------------|---------------------------------|------------------------------|-----------------------|-----------------|-------------------------|-----------------|-----------------|----------------------------------|
|              |                                 | GoI<br>(60 per cent)         | GoTN<br>(40 per cent) | Total           | GoI                     | GoTN            | Total           |                                  |
| (1)          | (2)                             | (3)                          | (4)                   | (5)             | (6)                     | (7)             | (8)             | (9)=(3)-(6)                      |
| 2016-17      | 1,76,338                        | 1,269.63                     | 846.42                | 2,116.05        | 1,269.63                | 846.42          | 2,116.05        | 0                                |
| 2017-18      | 1,30,214                        | 937.54                       | 625.03                | 1,562.57        | 937.54                  | 625.03          | 1,562.57        | 0                                |
| 2018-19      | 21,000                          | 151.20                       | 100.80                | 252.00          | 75.60                   | 50.40           | 126.00          | 75.60                            |
| 2019-20      | 2,00,000                        | 1,440.00                     | 960.00                | 2,400.00        | 0                       | 0               | 0               | 1,440.00                         |
| 2020-21      | Nil                             |                              |                       |                 |                         |                 |                 |                                  |
| <b>Total</b> | <b>5,27,552</b>                 | <b>3,798.37</b>              | <b>2,532.25</b>       | <b>6,330.62</b> | <b>2,282.77</b>         | <b>1,521.85</b> | <b>3,804.62</b> | <b>1,515.60</b>                  |

(Source: Data from Directorate of RD&PRI Department)

Out of ₹ 3,798.37 crore receivable, as of October 2021, a sum of ₹ 2,282.77 crore (60 per cent) was only received by the State. Similarly, Audit found that GoI did not release the second instalment for the year 2018-19 and the instalments due for 2019-20, as the proposal of GoTN was not in the prescribed format. A resubmission of proposal was rejected for the following reasons:

- ◆ As against mandatory utilisation of 75 per cent of available funds, GoTN spent only 70.89 per cent as on July 2021.
- ◆ During 2018-19, the achievements in terms of generation of FTOs for first instalment was only 94 per cent against 100 per cent. In terms of houses sanctioned in the previous year, only 73 per cent were completed as against the stipulated 80 per cent.
- ◆ GoTN did not furnish separate consolidated Audit Report for Housing and Administrative fund.

- ◆ Targets fixed and achievements for SC/ST were less than the envisaged target of 60 *per cent* as per guidelines.

As a result of this financial crunch, the FTOs for payments to beneficiaries could not be generated on time by the Department, and ₹ 45 crore were temporarily diverted (March 2021) from RCC roofing cost account.

Thus, delays in achieving physical targets, delays in submission of Audit Reports and deficiencies in planning and earmarking of 60 *per cent* target for SC/ST category had resulted in non-availing of GoI assistance of ₹ 1,515.60 crore.

GoTN replied (March 2022) that necessary steps were being taken to obtain GoI share. Audit, however, observed that the issues in availing assistance has already adversely impacted the scheme implementation as GoTN had to divert funds from roofing cost funds to issue FTOs.

### 2.3 Deficiencies in maintaining State Nodal Account

All grants received from GoI and GoTN towards unit cost assistance to beneficiaries, and all payments under the Scheme, are routed through SNA. On a review of cash book and other connected records pertaining to SNA, Audit noticed the following deficiencies:

- (i) The cash book pertaining to the period till March 2019 was not produced to Audit. The Department could produce only a duplicate cash book where recent unauthenticated entries were noticed.
- (ii) SNA is being maintained for paying assistance to beneficiaries all over the State. This vital activity is carried out without sufficient human resources to account for all transactions made from the Nodal Bank. Each month, one consolidated entry each for receipts and payments was copied from the bank statement in the cash book instead of recording all transactions individually from AwaasSoft/ PFMS.
- (iii) The bank reconciliation was shown as 'NIL' every month as bank statement itself was recorded as cash book.
- (iv) Audit scrutiny of SNA bank statement revealed that the unidentified credits and debits appearing in the bank statements were not reconciled and cleared by DRD.

Audit viewed that improper maintenance of cash book and non-reconciliation of bank account are serious deficiencies which exposes the management of funds to various risks including misappropriation of funds.

GoTN replied (March 2022) that a separate Accounts Wing would be formed for PMAY-G from next financial year onwards. Audit observed that the Administrative Fund could have been utilised to establish an Accounts Wing with adequate IT backup, which would enable a higher assurance on prudent financial management.

## 2.4 Improper utilisation of Administrative Fund

During 2016-21, as against the eligible grant of ₹ 253.22 crore, GoI and GoTN released only ₹ 152.18 crore (60 *per cent*) for the Administrative Fund maintained by DRD, which is to be utilised for administering the Scheme. Out of which, DRD released ₹ 101.41 crore to the districts. The districts, however, refunded an unspent balance of ₹ 61.64 crore.

Scrutiny of utilisation of Administrative Fund disclosed the following:

- ◆ The Administrative Fund is to be utilised for 13 identified activities such as engagement of contract staff, publicity, meetings, trainings, etc. As 40 *per cent* of Administrative funds have not been received as of October 2021 and even the received money was not utilised in full, these identified activities could not be undertaken in a planned manner.
- ◆ DRD has incurred ₹ 3.95 crore under administrative expenses. Out of this, Audit found that expenditure to the tune of ₹ 2.18 crore (55 *per cent*) was inadmissible because the payments were incurred for the following non-PMAY-G activities.
  - ◆ An amount of ₹ 1.95 crore was spent on advertisement at the fag end of the scheme implementation i.e., during the year 2021. Audit analysis found that the said advertisement did not qualify as an Information, Education and Communication (IEC) activity of the scheme as it did not have any reference to PMAY-G.
  - ◆ Expenses on stalls at tourist and industrial fair at Chennai (₹ 12.98 lakh), preparation of Citizen Charter of the Department (₹ 5.46 lakh) etc., which had nothing to do with PMAY-G, were booked under PMAY-G Administrative fund.
  - ◆ An amount of ₹ 0.52 crore was paid from PMAY-G Administrative fund account to “Excellent 2 Publicities, Chennai” as advertisement charges for publicising (in 12 dailies) award distributions in unrelated subjects.
  - ◆ DRDAs incurred ₹ 0.39 crore towards other schemes (₹ 0.31 crore) and related advertisement expenditure (₹ 0.04 crore), etc.

Further, in four sampled districts<sup>3</sup>, 11 procurements, costing over ₹ 10 lakh each, were made for a total value of ₹ 4.43 crore, in violation of the Tamil Nadu Transparency in Tenders Rules, 2000. The details of these are given in **Appendix 2.1**. Similarly, in nine instances, procurements for ₹ 1.98 crore were made in Nagapattinam district by splitting the quantity to avoid calling for open tender as given in **Appendix 2.2**.

GoTN replied (March 2022) that necessary instructions will be given to the District administration for the utilisation of the Administrative fund, and to

<sup>3</sup> Dharmapuri, Nagapattinam, Tiruvannamalai and Tiruvarur.

initiate a detailed enquiry to take corrective action. The reply did not address the issue of misuse of funds for releasing unconnected advertisements.

## 2.5 Injudicious accumulation of RCC roofing cost fund

For providing RCC roofing cost to the beneficiaries for the years 2016-18, DRD released a sum of ₹ 1,532 crore for 3.06 lakh beneficiaries to the Blocks through Districts. GoTN did not release RCC roofing cost for the sanctioned beneficiaries for the years 2018-20 due to non-receipt of GoI grant for those years. The RCC roofing cost assistance is paid to beneficiaries through ECS mode without integrating with SNA/DBT.

Scrutiny of receipt and utilisation of GoTN's grant for roofing cost disclosed that:

- ◆ The annual average closing balances held by the 18 sampled Blocks during 2018-21 was ₹ 17.40 crore (**Appendix 2.3**), which averaged ₹ 0.97 crore per Block. Based on the above calculation, Audit estimated that the annual average balance held by all Blocks would be of the order of ₹ 376.36 crore (388 x ₹ 0.97 crore). Had DBT been implemented for RCC account on similar lines as SNA, the Department would have been in a better position to manage this fund.
- ◆ According to extant orders of GoTN, the roofing cost of ₹ 50,000 was to be released to the beneficiaries along with the fourth instalment. Even though 23,815 houses were completed in the sampled 18 Blocks, the balance amount of RCC roofing cost, after adjusting the cost of material issued, was not released to 18,892 beneficiaries as given in **Table 2.2**.

**Table 2.2: Details of non-payment of RCC roofing cost balance**

| Name of the District | Number of sampled Blocks | Number of houses completed | Number of houses for which RCC roofing cost balance paid | Number of houses for which RCC roofing cost balance to be paid |
|----------------------|--------------------------|----------------------------|----------------------------------------------------------|----------------------------------------------------------------|
| Dharmapuri           | 2                        | 3,336                      | 772                                                      | 2,564                                                          |
| Erode                | 2                        | 1,100                      | 1,100                                                    | 0                                                              |
| Nagapattinam         | 3                        | 4,942                      | 345                                                      | 4,597                                                          |
| Ramanathapuram       | 2                        | 2,076                      | 60                                                       | 2,016                                                          |
| Tiruchirappalli      | 2                        | 1,805                      | 1,345                                                    | 460                                                            |
| Tiruvannamalai       | 2                        | 2,190                      | 1,005                                                    | 1,185                                                          |
| Tiruvarur            | 2                        | 3,125                      | 46                                                       | 3,079                                                          |
| Villupuram           | 3                        | 5,241                      | 250                                                      | 4,991                                                          |
| <b>Total</b>         | <b>18</b>                | <b>23,815</b>              | <b>4,923</b>                                             | <b>18,892</b>                                                  |

(Source: Data collected from the sampled Blocks/Districts)

Audit found that the Block level officers did not release the eligible assistance to beneficiaries due to delays in reconciliation of amount due to be recovered from beneficiaries on account of supply of cement, steel etc. GoTN replied (March 2022) that the issue was being closely monitored to ensure the timely payment to the beneficiaries. Audit observed that non-release of roofing cost on time was one of the contributing factors for the delay in construction of houses, as pointed out in **Paragraph 4.2.2**.

## 2.6 Excess release and misclassification of additional roofing grant

In December 2020, GoTN sanctioned a sum of ₹ 1,805.48 crore, as an additional roofing grant to 2,57,925 beneficiaries, whose houses were incomplete at different stages. The grant per beneficiary was dependent on the stage of construction, and the maximum amount eligible was ₹ 70,000 per house.

Even though the additional grant entitlement was ₹ 10,000 to ₹ 70,000 per house, depending on the stage of construction, GoTN sanctioned ₹ 70,000 for all the incomplete houses, leading to excess release of ₹ 294.46 crore as shown in **Table 2.3**.

**Table 2.3: Details of excess sanction of funds**

| Stage of construction | Number of incomplete houses | As per G.O @ ₹ 70,000 per house | DRD Proceedings dated 8 January 2021 |                                |                             |
|-----------------------|-----------------------------|---------------------------------|--------------------------------------|--------------------------------|-----------------------------|
|                       |                             |                                 | Eligible additional assistance (₹)   | Amount to be paid (₹ in crore) | Excess release (₹ in crore) |
| Below basement level  | 1,42,081                    | 994.57                          | 70,000                               | 994.57                         | 0                           |
| Basement level        | 63,741                      | 446.19                          | 55,000                               | 350.58                         | 95.61                       |
| Lintel level          | 35,086                      | 245.60                          | 40,000                               | 140.34                         | 105.26                      |
| Roof cast level       | 17,017                      | 119.12                          | 15,000                               | 25.53                          | 93.59                       |
| <b>Total</b>          | <b>2,57,925</b>             | <b>1,805.48</b>                 |                                      | <b>1,511.02</b>                | <b>294.46</b>               |

(Source: Data from DRD and RD&PRI Department)

Audit found that the excess release was kept in banks outside the Government account without any immediate requirement. GoTN replied (March 2022) that additional fund was released with a view to help the beneficiaries who struggled to complete the house. While not questioning the policy of GoTN in releasing additional funds, over and above scheme entitlement, Audit stresses that the calculation was not based on actual requirement.

Further, Audit found that out of ₹ 1,805.48 crore received from GoTN, ₹ 649.56 crore was misclassified as RCC roofing cost and released to the Districts.

GoTN replied (March 2022) that the Finance Department will be requested to assign a separate head of account for RCC roofing grant and maintain a separate SNA for the same. Audit is of the view that an effective accounting system is a pre-requisite for proper fund management.

## 2.7 Transfer of scheme funds to Village Panchayat Accounts

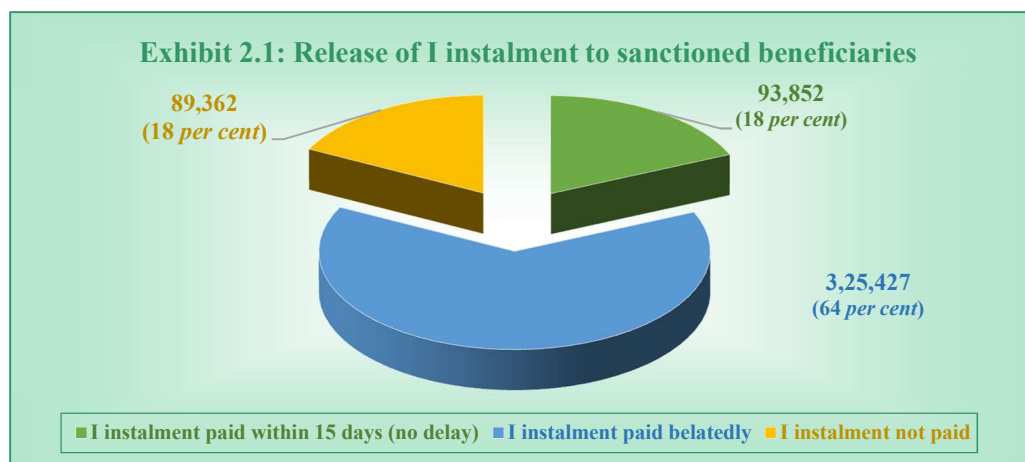
In Vanur Block, based on the request by the BDO (February 2018 to October 2020), the concerned banks transferred the first instalments of 477 beneficiaries to the tune of ₹ 1.24 crore to the Block/VP Scheme accounts. Later, based on the recommendation of the Overseer/Panchayat Secretary, the instalments were released to the beneficiaries on a case-to-case basis.

After release of ₹ 58.57 lakh to 225 beneficiaries, the balance amount of ₹ 64.95 lakh pertaining to 252 beneficiaries were kept in Block/VP accounts (September 2021).

GoTN replied (March 2022) that the District administration has already instructed the BDO not to violate the PMAY-G guidelines. Audit observed that diverting scheme funds to Panchayat account is fraught with risk of the scheme implementation escaping monitoring at all levels.

## 2.8 Release of instalments to the beneficiaries

As per PMAY-G guidelines, the first instalment is to be released within 15 days of sanction. However, in 4,19,279 cases of payment of first instalment, delay was noticed in 3,25,427 cases as given in **Exhibit 2.1**.



(Source: AwaasSoft data provided by MoRD)

The first instalment amount totalling ₹ 232.60 crore was not paid to 89,362 beneficiaries. Excluding the 84,955 cases of non-release for houses sanctioned in the year 2019-20, first instalment for 4,407 houses sanctioned during the years 2016-17 to 2018-19 were not released so far resulting in denial of benefits to the beneficiaries for more than two years.



GoTN replied (March 2022) that the instalments would be released after receipt of GoI funds. Audit observed that non-release of instalments on time contributed to non-completion of houses, as pointed out in **Paragraph 4.2.1**.

## 2.9 Other Points of interest

### 2.9.1 Unauthorised recovery of Labour welfare fund

As per a G.O issued in September 2010, Labour Welfare Fund (LWF), building licence fees etc., should not be deducted from the beneficiaries of Integrated Housing and Slum Development Programme as in the case of IAY, Jawaharlal Nehru National Urban Renewal Mission schemes etc., as the beneficiaries themselves are involved in the construction of houses. There was no provision made in the guidelines or instructions from DRD/DRDAs to the Blocks for deducting LWF from the payment made to the beneficiaries under PMAY-G.

It was however noticed that in four out of 18 sampled Blocks an amount of ₹ 32.73 lakh was deducted towards LWF from 1,925 beneficiaries of PMAY-G Scheme at the rate of ₹ 1,700 being one *per cent* of the total amount payable to each beneficiary as given in **Table 2.4**.

**Table 2.4: Details of recovery of LWF from RCC Roofing Cost grant of beneficiaries**

| Name of the Block | Number of beneficiaries | Amount recovered (₹) | Amount remitted to LW Board (₹) |
|-------------------|-------------------------|----------------------|---------------------------------|
| Bhavani           | 612                     | 10,40,400            | 3,14,500                        |
| Harur             | 639                     | 10,86,300            | 10,86,300                       |
| Karimangalam      | 233                     | 3,96,100             | 0                               |
| Modakuruchi       | 441                     | 7,49,700             | 7,49,700                        |
| <b>Total</b>      | <b>1,925</b>            | <b>32,72,500</b>     | <b>21,50,500</b>                |

(Source: Data from sampled Blocks)

Since the houses were to be constructed by the beneficiaries themselves under the scheme, deduction of LWF from payment made to beneficiaries was unauthorised and not supported by any orders of the Government.

GoTN replied (March 2022) that instructions would be issued to BDOs to refund the recovered amount to the beneficiaries.

### 2.9.2 Unauthorised requests to banks for Direct Beneficiary Transfer

In 11 out of 18 sampled Blocks, requests were made by the Blocks to temporarily stop payment of 1<sup>st</sup> instalment that had been credited into 2,350 number of beneficiaries' bank accounts. The beneficiaries were allowed to withdraw their money only after release requests proposed by Blocks. The details are given in **Table 2.5**.



Table 2.5: Details of requests of BDOs made to the banks to stop payment of instalments

| Instalment | Stop payment requests | Release request made | Maximum days | Minimum days |
|------------|-----------------------|----------------------|--------------|--------------|
| I          | 2,350                 | 201                  | 1,400        | 4            |
| II to IV   | 499                   | 14                   | 119          | 23           |

(Source: Data received from sampled Blocks)

The reasons for the stop payment requests and subsequent release requests were not on record. There was no justification for stopping these payments as the veracity of the claim was already established during house inspection by Overseers. GoTN replied (March 2022) that strict instructions were issued to avoid unauthorised request for stopping payment. Audit observed that such practices would only add to lack of transparency. Therefore the Department needs to strengthen the internal control mechanisms to ensure timely release to verified claimants.

## 2.10 Conclusion

Delay in completion of targeted number of houses, non-achievement of targeted number of SC/ST beneficiaries and failure to release even the first instalment to beneficiaries had resulted in non-availing of central assistance of ₹ 1,515.60 crore as of March 2021. Non-provision of funds for RCC roof cost assistance placed financial burden on 18,892 out of 23,815 (79 per cent) completed houses in the sampled Blocks. Excess release of ₹ 294.46 crore towards additional cost assistance, diversion of ₹ 45 crore from Roof Cost account, deficiencies in book keeping and misuse of Administrative fund were other issues that marred the financial management. The Administrative fund, which could have been utilised to augment the manpower for project management, was instead spent on ineligible and inadmissible activities.

## 2.11 Recommendations

- ◆ GoTN should adhere to the conditions stipulated for timely release of Central assistance.
- ◆ Administrative fund should be utilised only for the eligible activities including hiring of additional manpower for PMU, training, increasing visibility for the scheme, etc.
- ◆ SNA cash book should be maintained properly, all FTO entries should be recorded daily and the cash book balances should be reconciled periodically with the bank statements.

# CHAPTER III

## PLANNING



## CHAPTER III

### PLANNING

#### 3.1 Annual Action Plan

AAP for the State contains the District-wise plans highlighting the strategy to be adopted for saturating priority households, which includes mason training program, sources for construction material, facilitation of loan to the beneficiary, development and dissemination plan for house typologies, beneficiary sensitisation workshops and all the amenities that will flow to the beneficiary through convergence with different schemes.

The deficiencies in the AAP are discussed below:

##### 3.1.1 Non-fixing targets for bank loan linkage

The Scheme guidelines stipulate that beneficiaries requiring additional financial support are to be facilitated to avail loan up to ₹ 70,000 under differential rate of interest (DRI). The AAPs, however, did not contain any target or plan of action for extending financial help through banks. As a result, in none of the sampled Districts, the loan facility was provided to the beneficiaries, despite their financial constraints, to meet additional costs of construction. Audit found that additional financial assistance was essential as the cost of construction, at current Schedule of Rates, was ₹ 3.00 lakh, which exceeds the total grants of ₹ 2.05 lakh released by GoI and GoTN combined.

GoTN replied (March 2022) that this matter would be reviewed and action would be taken for extending the financial support to beneficiaries belonging to vulnerable category. Action to arrange loans through banks must be facilitated in order to complete the houses expeditiously, as shortage of funds was one of the reasons often cited by beneficiaries for non-completion of houses.

##### 3.1.2 Non-conduct of Mason Training Programme

Every year, the AAP fixes a State level target for training masons under PMAY-G guidelines. It was, however, seen that AAP did not fix any target and include plan for enrolling candidates, locating training providers, etc.

As a result, though the PMAY-G guidelines stresses the importance of mason training programme, during 2016-21, this component of PMAY-G was not implemented in the State. Even though 2.89 lakh candidates, including 1.41 lakh beneficiaries had registered for this training, DRD did not arrange for mason training due to improper planning.

GoTN replied (March 2022) that the mason training programme will be conducted in all Districts as per requirement. Audit is of the view that proper

training would speed up the construction process and efficient use of construction material.

### 3.1.3 Lack of plan for convergence with other schemes

The PMAY-G guidelines envisage convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Swachh Bharat Mission (SBM), Pradhan Mantri Ujjwala Yojana (PMUY), National Rural Drinking Water Programme (NRDWP), etc. Convergence with other schemes necessitates planning at AAP stage and setting targets. The AAP, however, did not contain any target for convergence, except for MGNREGS. In the 18 sampled Blocks, the convergence activities were carried out only for three schemes as given in **Table 3.1**.

**Table 3.1: Convergence with other schemes**

| Sl. No. | Convergence Activity                                                                 | Carried out in selected Blocks |
|---------|--------------------------------------------------------------------------------------|--------------------------------|
| 1       | 90 days wages under MGNREGS to the beneficiaries                                     | All 18                         |
| 2       | Toilets under SBM-G or MGNREGS                                                       | All 18                         |
| 3       | LPG connections under PMUY                                                           | All 18                         |
| 4       | Access to safe drinking water under NRDWP/Jal Jeevan Mission                         | 6*                             |
| 5       | Electricity connection under with Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY)     | Nil                            |
| 6       | Schemes implemented by the Ministry of New and Renewable Energy Sources (MNRES)      | Nil                            |
| 7       | Corporate Social Responsibility (CSR) initiatives for the welfare of beneficiaries** | 2                              |

\* In six Blocks partially covered

\*\* ₹ 5,000 as CSR fund from Neyveli Lignite Corporation for 916 beneficiaries.

(Source: Data collected from sampled Blocks)

Audit observed that effective convergence, as envisaged in the guidelines, was not achieved in the State due to lack of planning and non-formation of State level and District level Committees, which should have monitored such activities, as discussed in **Paragraph 5.2**.

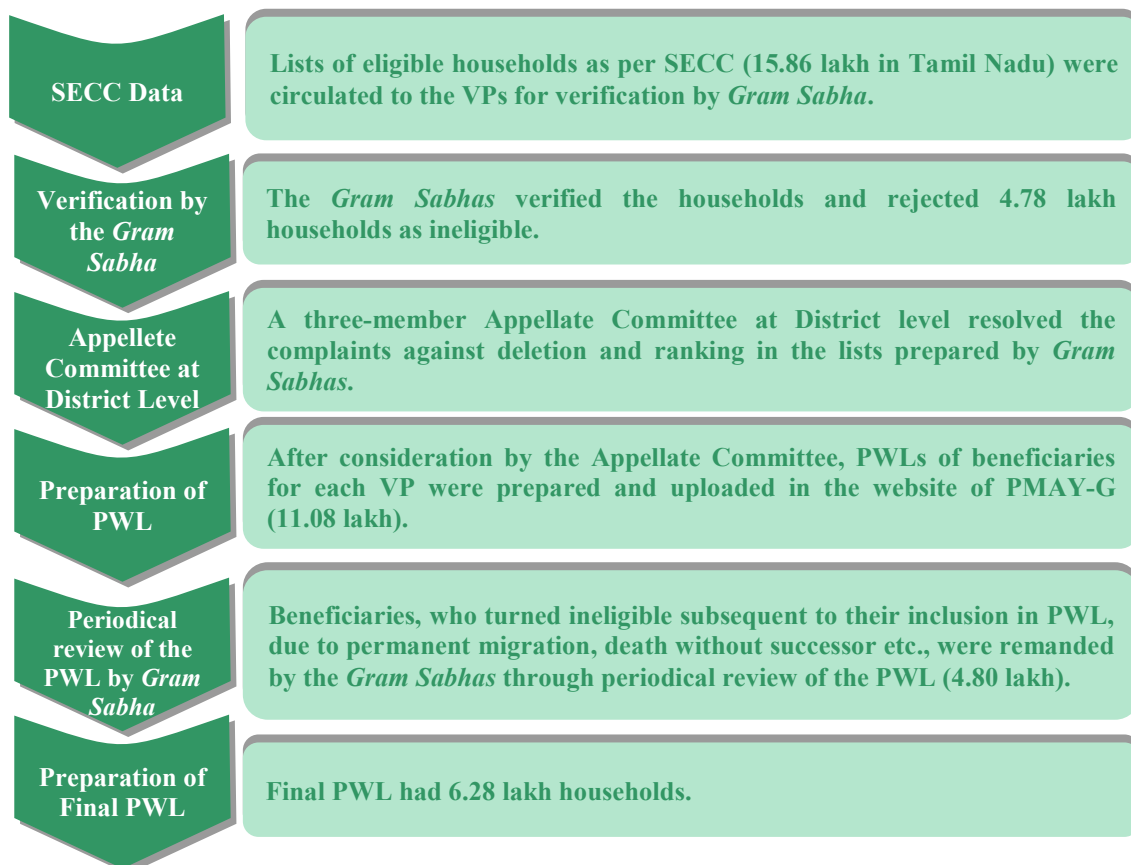
GoTN replied (March 2022) that necessary instructions have been given to all BDOs to carry out the convergence activities for all the completed houses and it is being monitored at the District and State level. However, this process would be effective only with top-down planning and target monitoring.

## 3.2 Planning for identification of beneficiaries

Implementation of PMAY-G starts with preparation of Permanent Waiting List (PWL) based on Socio Economic and Caste Census (SECC) data. PWL

includes all the households which are classified as houseless or living in houses with *kutcha* wall and *kutcha* roof. The criteria for identification of beneficiary are described in **Appendix 3.1**. The process followed for preparation of PWL is given in **Exhibit 3.1**.

**Exhibit 3.1: Process of preparation of PWL**



(Source: PMAY-G guidelines and AwaasSoft Data)

Based on annual targets set by MoRD for the State, and District-wise and social category-wise targets fixed by GoTN, village level targets for number of houses under PMAY-G are decided. Beneficiaries are selected from the PWL as per priority list for each social category and the Annual Select List (ASL) is prepared and their details are registered in AwaasSoft. During registration, the original records such as MGNREGS Job card, Smart/Family card, Aadhaar card (with consent), bank account details, land records are verified and captured in AwaasSoft.

### 3.2.1 Non-achievement of earmarking of targets for SC/ST

According to PMAY-G guidelines, a target of 60 *per cent* of the sanctioned houses should be earmarked for SC/ST beneficiaries. If the State has exhausted the available SC/ST households under PWL, the State has to submit a certificate at the level of Chief Secretary stating that all SC/ST households in PWL have been allocated houses and currently there are no SC/ST households available in PWL. Thereafter, the balance target for SC/ST may be allocated to others categories.

As of March 2021, against the target to earmark 3.05 lakh houses for SC/ST beneficiaries (60 *per cent* of 5.09 lakh beneficiaries sanctioned), the achievement was only 2.31 lakh. Audit further observed that, against the target to cover 3.05 lakh SC/ST households, the actual number identified at the PWL stage was only 2.62 lakh. Therefore, the earmarked target could not be achieved as envisaged by the Scheme.

Analysing the reasons, Audit found that:

- ◆ A total of 24,779 SC/ST beneficiaries under ‘Automatic Inclusion’ criteria and having 1 to 5 Deprivation Score were rejected without valid reasons as discussed in **Paragraph 3.5**.
- ◆ A total of 70,171 households were rejected citing the reason as ‘death without nominees’. On a check of SECC beneficiaries’ data, it is noticed that either spouse or sons/daughters were available in respect of 63,221 of these households, out of which 24,935 were SC/ST beneficiaries.
- ◆ On an analysis of sanction to ineligible households as discussed in **Paragraph 4.1**, Audit noticed that sanction of houses to 326 SC/ST beneficiaries were replaced and payments were made to non-SC/ST households.

GoTN replied that many eligible SC/ST households did not possess house sites leading to short-achievement of targets in respect of SC/ST households. Audit observed that deficiencies in providing free house sites were due to inadequate coordination with Revenue Department.

The reply established that the planning for provision of land to landless beneficiaries was ineffective as discussed in **Paragraph 3.2.2**.

### **3.2.2 Inconsistencies in the data on landless beneficiaries**

PMAY-G guidelines stipulate that the State Government should ensure provision of land to landless beneficiaries once the PWL is finalised. MoRD periodically reviewed the provision of land to landless beneficiaries by the States and reiterated the scheme guidelines that the landless beneficiaries were the most deserving for PMAY-G houses. Audit compiled the details of landless households in Tamil Nadu from various sources as detailed in **Table 3.2**. It was seen that GoTN did not have the number of beneficiaries who had to be provided land.

Table 3.2: Provision of lands to landless beneficiaries - targets and achievements

| Source of landless households details                                    | Landless beneficiaries in the State during implementation of the scheme from 2016-17 | Land provided to Beneficiaries (Figures in bracket indicates percentage) |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| AAP 2018-19                                                              | 77,485                                                                               | 10,328 (13)                                                              |
| AAP 2020-21                                                              | 50,350                                                                               | 6,632 (13)                                                               |
| AAP 2021-22                                                              | 50,350                                                                               | 7,049 (14)                                                               |
| Minutes of meeting of Empowered Committee for 2021-22 (in February 2021) | 31,192                                                                               | 2,975 (10)                                                               |

(Source: Annual Action Plan 2018-19 to 2021-22 and Minutes of Empowered Committee meeting in February 2021)

In February 2018, the number of landless households in PWL was given as 77,485 and 13 *per cent* of them were reportedly provided with land for construction of houses. It was, however, seen from the Empowered Committee minutes for 2021-22, that the total number of landless households was shown as 31,192, and 10 *per cent* of them were reportedly provided with land. Audit observed that both targets and achievements were methodically reduced with unexplained reduction of targets by 46,293 (77,485 - 31,192) and achievement by 7,353 (10,328 - 2,975). Unexplained reduction in numbers of landless households and the beneficiaries, who were provided land, makes the data unreliable.

GoTN replied (March 2022) that District level data is being collected and a task force would be constituted at State, District and Block levels, to issue *patta* for the landless households. The reply, however, did not explain the reasons for the wide variation in the data on landless households in PWL.

### 3.3 Deficiencies in verification by *Gram Sabhas*

As per PMAY-G guidelines, *Gram Sabhas* are to verify the households available in the SECC data for inclusion in the PWL. Audit noticed that out of 15.86 lakh households in the SECC data, 2.03 lakh households (13 *per cent*) had one or more family member's names captured as 'UNKNOWN' or kept blank. Due to the failure of *Gram Sabhas* to verify the names of family members of SECC households, 1.23 lakh households were carried over to PWL with the name field. Analysis revealed that SECC data was not linked with any of the unique external beneficiary identifiers like MGNREGS Job card number, Aadhaar number or Family card/Smart card number. The only beneficiary identifier available in SECC data were the name of the family members and age. As *Gram Sabhas* did not capture any unique identifier during the verification process, the beneficiary identification process was incomplete, leading to fraudulent sanction of houses to



14,636 persons (2.88 per cent of total sanction of 5.09 lakh houses), as discussed in detail in **Paragraph 4.1.1, 4.1.2 and 4.1.4.**

In the absence of elected representatives at Panchayat level during preparation of PWL, Block officials, holding the post of special officers were organising *Gram Sabha* meetings. Therefore, Audit noted that capturing beneficiaries as ‘UNKNOWN’ without names, was a serious omission on the part of the officials charged with this responsibility.

GoTN accepted (March 2022) that the SECC data lacked linkage with an external identifier, making it difficult to verify its accuracy. GoTN also stated that Audit’s recommendation would be implemented. A suitable timeframe may be fixed so as to ensure that ineligible beneficiaries do not get the scheme benefit.

### **3.3.1 Non-dissemination of SECC/PWL data**

The PMAY-G guidelines envisage wide dissemination of beneficiary selection process. Audit noticed that none of the 91 sampled VPs disseminated the details of SECC, PWL, ASL and sanctioned beneficiaries through print, electronic media or wall paintings. During JPV in Nagapattinam and Tiruvannamalai Districts, Audit found that the PMAY-G IDs/names of 188 original beneficiaries were misused to sanction houses to ineligible households and the original beneficiaries were unaware of such sanctions in their PMAY-G IDs/names. The financial impact in releasing instalments to 188 ineligible households was ₹ 1.98 crore.

It was noticed that non-utilisation of funds earmarked for IEC activities facilitated such improper sanctions as wide publicity was not given for the list of original beneficiaries. As a result, PMAY-G houses were constructed by non-beneficiaries and the original beneficiaries were not aware of sanction of PMAY-G houses to them as discussed in **Paragraph 4.1.**

GoTN replied (March 2022) that action would be taken to strengthen proper dissemination of beneficiary data. DRD, however, had not prepared any action plan as of March 2022.

## **3.4 Inaccuracies in PWL**

At the planning stage, various types of inaccuracies in the PWL adversely impacted the scheme implementation as discussed below:

### **3.4.1 Inclusion of ineligible households in the PWL**

#### **(a) Households having a member of the family as a Government employee**

As per the ‘Automatic Exclusion’ criteria given in the PMAY-G guidelines, households having a member as a Government employee<sup>1</sup> should be excluded

<sup>1</sup> Such as Government job, Army, Advocate, Doctor, Police, Auditor, Retired pensioner, etc.

from the PWL. Some of them, however, were sanctioned houses under PMAY-G as shown in the **Table 3.3**.

**Table 3.3: Households with occupation as Government service**

| Type of Employment | Number of households included in |            | Houses sanctioned |                                |                                  |
|--------------------|----------------------------------|------------|-------------------|--------------------------------|----------------------------------|
|                    | SECC                             | PWL        | Number            | Sanction as percentage of SECC | Expenditure incurred (₹ in lakh) |
| Government job     | 273                              | 136        | 94                | 34.43                          | 73.42                            |
| Army               | 199                              | 61         | 54                | 27.13                          | 50.97                            |
| Postal Department  | 245                              | 93         | 39                | 15.92                          | 33.68                            |
| Railway            | 115                              | 54         | 51                | 44.35                          | 49.66                            |
| Police             | 152                              | 50         | 37                | 24.34                          | 33.16                            |
| <b>Total</b>       | <b>984</b>                       | <b>394</b> | <b>275</b>        | <b>27.95</b>                   | <b>240.89</b>                    |

(Source: Analysis of data provided by MoRD)

In the sampled Blocks, 275 households were ineligible, however, houses were sanctioned and an assistance of ₹ 2.41 crore was released for this irregular sanction. Reasons for sanctioning of houses were neither recorded nor explained to Audit.

GoTN replied (March 2022) that necessary instructions have been given to all PDs of DRDAs to strictly follow the scheme guidelines and to form a verification team to identify the ineligible persons. Remedial action based on the above reply was awaited (March 2022).

**(b) Households owning pucca houses/permanently migrated**

As per PMAY-G guidelines, households already owning *pucca* houses, having houses under other Government schemes, permanently migrated etc., should be excluded from the PWL. Some of them were, however, sanctioned houses under PMAY-G as shown in the **Table 3.4**.

**Table 3.4: Households owning pucca houses under other schemes or migrated**

| Reason                                         | Number of households included in |              | Houses sanctioned |                                |                            |
|------------------------------------------------|----------------------------------|--------------|-------------------|--------------------------------|----------------------------|
|                                                | SECC                             | PWL          | Number            | Sanction as percentage of SECC | Unit cost paid (₹ in lakh) |
| Already having house under CMSPGH <sup>2</sup> | 384                              | 166          | 139               | 36.20                          | 111.49                     |
| Already having house under IAY                 | 1,894                            | 1,368        | 1,205             | 63.62                          | 884.09                     |
| Already owning concrete house                  | 1,313                            | 792          | 590               | 44.94                          | 489.51                     |
| Permanent migration                            | 243                              | 199          | 172               | 70.78                          | 113.64                     |
| <b>Total</b>                                   | <b>3,834</b>                     | <b>2,525</b> | <b>2,106</b>      | <b>54.93</b>                   | <b>1,598.73</b>            |

(Source: Analysis of data provided by MoRD)

<sup>2</sup> Chief Minister's Solar Powered Green House Scheme.

During JPV, Audit noticed cases where PMAY-G houses were allotted to ineligible beneficiaries who were already having houses under Government Schemes. Audit found that 2,106 ineligible households, having pucca houses, were sanctioned PMAY-G houses and an irregular assistance of ₹ 15.99 crore was released to these ineligible persons.

Audit observed that inclusion of 2,381 ineligible households, viz., Government servants (275), persons already having *pucca* houses of their own or under various schemes (2,106), were not verified by the *Gram Sabhas*/Appellate Committees before preparation of the PWL, resulting in ineligible assistance of ₹ 18.40 crore (₹ 2.41 crore + ₹ 15.99 crore).

GoTN replied (March 2022) that the District administration has initiated action to identify eligible and ineligible beneficiaries from the SECC database. Based on that, further instalment will not be paid to ineligible persons, the instalment already paid would be recovered, and Departmental action would be taken against the officials who were responsible for the lapse. The Government needs to fix a timeframe for the envisaged corrective actions.

### **3.5 Non-inclusion of eligible beneficiaries**

All the households coming under ‘Automatic Inclusion’ should be included in PWL. Out of 15.86 lakh households in SECC, 4.78 lakh households were rejected, 4.80 lakh households were subsequently remanded and only 6.28 lakh were in the PWL as of March 2021. Out of 4.78 lakh rejected households, it was noticed that 58,059 households include those under ‘Automatic Inclusion’.

#### **3.5.1 Rejection of households which qualify for ‘Automatic Inclusion’**

According to PMAY-G guidelines, households without shelter, destitutes, persons living on alms, manual scavengers, primitive tribal groups and legally released bonded labourer, are eligible for ‘Automatic Inclusion’ as beneficiaries. It was seen that out of the 19,065 households which qualified for ‘Automatic Inclusion’, 5,526 households were rejected by the *Gram Sabha* and the rejection was approved by the Appellate Committee. Out of 5,526 rejected households, 4,871 households were rejected citing acceptable reasons and 655 households were rejected without recording any valid reasons. Of these 655 rejections without valid reasons, 531 (81 *per cent*) belonged to the SC/ST community (**Appendix 3.2**).

#### **3.5.2 Deletion of households with higher deprivation scores**

According to PMAY-G guidelines, the ‘Deprivation score’<sup>3</sup> decides the priority to be accorded to the beneficiaries. In respect of rejections under

<sup>3</sup> Deprivation scores: (i) Households with no adult member between age 16 to 59, (ii) Female headed households with no adult member between age 16 to 59, (iii) Households with no literate adult above 25 years, (iv) Households with any disabled member and no able-bodied adult member and (v) Landless households deriving the major part of their income from manual casual labour.

‘Other household’ category (excluding ‘Automatic Inclusion’ mentioned above), the reasons given for rejection were either kept blank or without acceptable reasons for 57,131 households with ‘Deprivation Score’ ranging from 1 to 5, out of which, 24,248 (42 per cent) were SC/ST households.

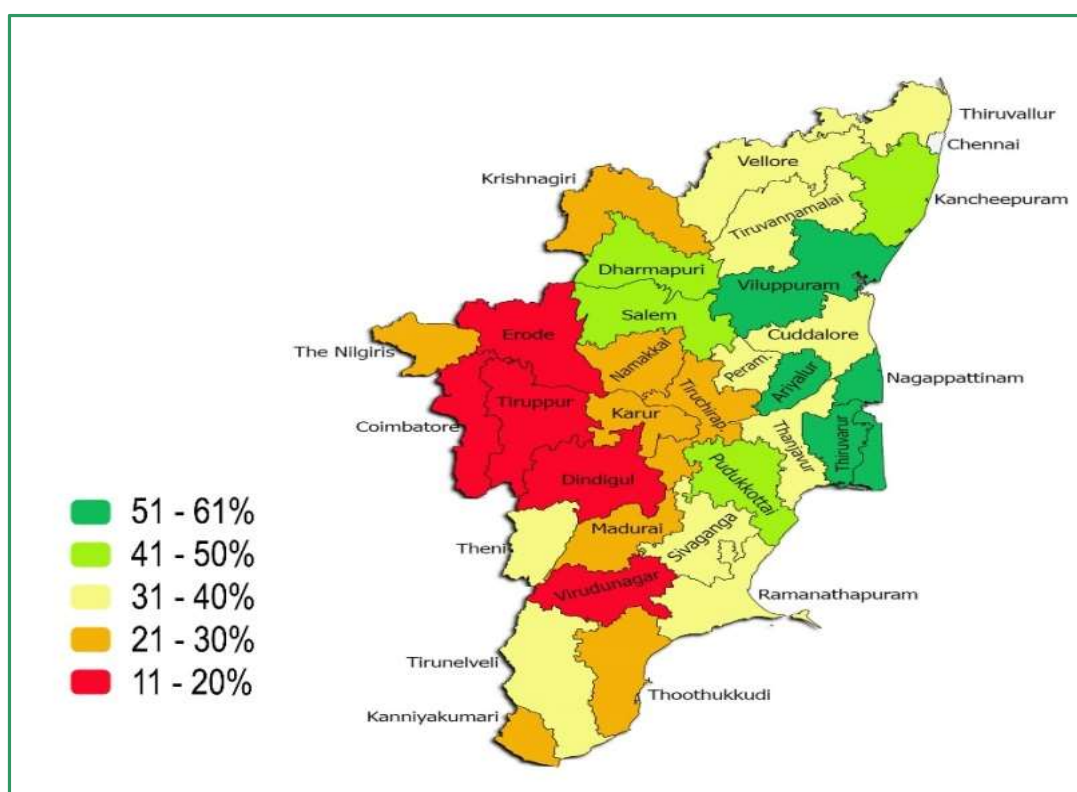
Further, it was also seen that 1,08,828 households with zero deprivation score were included in PWL, whereas households with 1 to 5 deprivation score cited above, were rejected without acceptable reasons. As the households had been included in SECC and incorrectly rejected, they were denied of housing benefits under PMAY-G.

GoTN accepted the Audit findings and stated (March 2022) that suitable action would be initiated against the officials responsible for the deficiencies pointed out by Audit, and the possibility of sanctioning houses for those beneficiaries under PMAY-G or under State Schemes will be considered after ascertaining the present condition of them. Remedial action based on the above reply was awaited (March 2022).

### 3.6 Disparity among Districts in preparation of PWL

The beneficiaries included in PWL with reference to the numbers in SECC data, after rejection and remanding, was analysed for all Districts and is illustrated in **Exhibit 3.2** the details of which are given in **Appendix 3.3**.

**Exhibit 3.2: District-wise analysis of preparation of PWL from SECC households after rejection/remanding**



(Source: Analysis of AwaasSoft data)

It is noticed that the carry forward of beneficiaries from SECC to PWL varied widely among Districts and ranged from 11 *per cent* to 61 *per cent*, with a State average of 40 *per cent*. Analysis of carry over list of SECC to PWL in sampled Districts is given in **Table 3.5**.

**Table 3.5: Details of beneficiaries carried forwarded from SECC to PWL**

| District                                          |                              | Erode              | Ramanatha-<br>puram | Tiruvarur          | Nagapattinam       |
|---------------------------------------------------|------------------------------|--------------------|---------------------|--------------------|--------------------|
| <b>Overall PWL to SECC per cent</b>               |                              | <b>15 per cent</b> | <b>36 per cent</b>  | <b>51 per cent</b> | <b>61 per cent</b> |
| Government<br>Servant<br>(Paragraph<br>3.4.1 (a)) | SECC                         | 7                  | 32                  | 72                 | 76                 |
|                                                   | PWL                          | 2                  | 7                   | 41                 | 41                 |
|                                                   | PWL to SECC<br>(in per cent) | (29)               | (22)                | (57)               | (54)               |
|                                                   | Sanctioned                   | 1                  | 7                   | 20                 | 21                 |
| Own House<br>(Paragraph<br>3.1.4 (b))             | SECC                         | 0                  | 0                   | 2                  | 70                 |
|                                                   | PWL                          | 0                  | 0                   | 1                  | 66                 |
|                                                   | PWL to SECC<br>(in per cent) | NA                 | NA                  | (50)               | (94)               |
|                                                   | Sanctioned                   | 0                  | 0                   | 1                  | 4                  |

(Source: Analysis of AwaasSoft)

It was observed that ineligible households were carried forward from SECC to PWL in all the Districts. In Nagapattinam District, 41 out of 76 Government servants in SECC were taken to PWL and 21 were sanctioned houses. In Nagapattinam and Ramanathapuram Districts, it was found that list of beneficiaries included in PWL was not disseminated as mandated by PMAY-G Guidelines.

It can thus be inferred that due to ineffective verification process by *Gram Sabhas* and by the BDOs, who were Special Officers at that time of sanction, and absence of a uniform standard, certain Districts had a higher rate of carryover from SECC to PWL which led to the inclusion of ineligible households. This ultimately resulted in suspected fraudulent sanction of houses as discussed in **Paragraph 4.1**.

GoTN replied (March 2022) that disciplinary action will be initiated against the officials concerned by the District administration and the Housing Section at District level will be strengthened to prevent lapses in implementation. Further action taken on the basis of Department's reply awaited (March 2022).

### 3.7 Conclusion

Deficient planning resulted in non-linking of loan assistance for needy beneficiaries, non-conduct of mason training programme despite requirement for such activity and poor convergence with other schemes. Further, the State was unable to sanction 60 *per cent* of the houses to SC/ST beneficiaries due to deficient planning in arriving at the number of persons requiring house sites.

Manpower allocation was also skewed, resulting in sub-optimal implementation and monitoring of the scheme.

Verification process at the level of *Gram Sabha* failed to ensure transparency in implementing the scheme. None of the sampled village panchayats disseminated the list of beneficiaries as required by the scheme.

### 3.8 Recommendations

- ◆ Bank loan may be facilitated for those desirous beneficiaries as the cost of construction of PMAY-G house is significantly higher than various grants provided by Government.
- ◆ Convergence with other Government schemes may be ensured to minimise financial burden on the beneficiaries.
- ◆ An accurate database of landless households may be prepared to ensure beneficiaries do not get rejected due to non-availability of house sites.
- ◆ The Department may, in future schemes, ensure availability of unique identifiers while preparing beneficiary database.
- ◆ Availability of sufficient manpower in PMUs, commensurate with the targets fixed should be ensured, so as to implement and monitor the Scheme.

# CHAPTER IV

# IMPLEMENTATION





## CHAPTER IV

### Implementation

#### 4.1 Sanction of houses

PMAY-G guidelines provides for an objective and verifiable process for selection of beneficiaries. A sanction order is individually generated in AwaasSoft for each beneficiary with a distinct PMAY-G ID after registration of the beneficiary details viz., MGNREGS Job card number, name of the nominee, Aadhaar number (optional) and validation of the bank account. The sanction order with the PMAY-G ID is issued in the name of the beneficiary or any of his/her family members in the SECC list. In cases where the name of the beneficiary or of the family member in PWL is either 'UNKNOWN' or blank, then the sanction order is issued to the name available in the registered MGNREGS Job card. A module called *"Replace UNKNOWN beneficiary name (as per SECC) with name from MGNREGA"* is provided in AwaasSoft for this purpose.

Audit found the following irregularities relating to sanction of houses.

#### Suspected fraudulent sanction to ineligible households

##### 4.1.1 Sanction of houses to ineligible persons

Audit verified the sanction of houses where the beneficiary's name in the sanction order differed from that in the SECC list data. It was found that, in 981 such cases (in 8 out of 18 sampled Blocks), an 'UNKNOWN' entry in the family member list was selected for sanction even though the original beneficiaries and other family members having proper names were available in SECC list.

The 'UNKNOWN' name in the SECC data was replaced with an ineligible person's name. This was done by misusing the *"Replace "UNKNOWN" beneficiary name (as per SECC) with name from MGNREGA"* module in AwaasSoft. The module allows for replacing the 'UNKNOWN' with a name from the MGNREGS Job card. However, Audit noticed that any MGNREGS card could be linked to the PMAY-G ID and the household names in both the records need not match. Audit found that 'UNKNOWN' in the name field of eligible beneficiary or his family member was replaced with a different person from another household, and sanction order for PMAY-G house was issued in the name of ineligible person.

This fact was confirmed during JPV in 160 out of the 981 cases by Audit with Block officials, which disclosed that all these sanctions benefitted ineligible beneficiaries. An illustrative case study of falsification of records to facilitate sanction of houses to ineligible persons during JPV is shown below:

### Case Study

Shri Ammasi Velayutham lives in a hut shown in **Exhibit 4.1** in Korkai Village Panchayat of Mayiladuthurai Block in Nagapattinam District (Now Mayiladuthurai District). His Family Card Number was xxxx xxxx 0031. He lives with his wife Smt. Thangachiammal.

He is a PMAY-G beneficiary and was shortlisted in the PWL with PMAY-G ID as TN 1514619. He belongs to SC community. The family member details for the

**Exhibit 4.1: Hut of Shri Ammasi Velayutham**



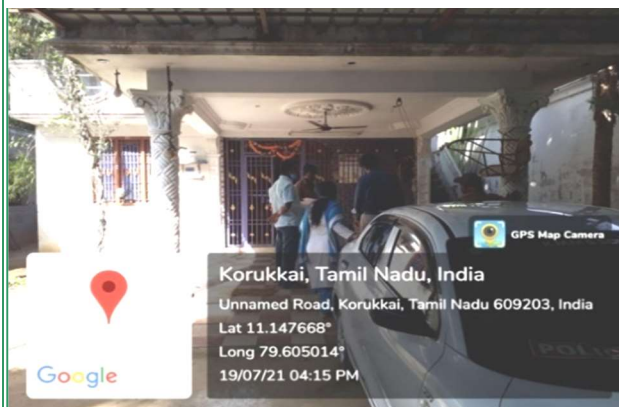
second member of the household viz., Name, Father's Name, Mother's Name and Relationship, were captured as 'UNKNOWN'.

He is registered under MGNREGS and his Job card number is TN-14-007-020-020/118A

The PMAY-G house can be allotted to any member of his family. If the name of such allottee captured in SECC is

'UNKNOWN', then it can be replaced with a proper name of that family member from the respective MGNREGS Job card using a module in AwaasSoft. However, any Job card can be linked to the PMAY-G ID due to lack of validation control in the AwaasSoft.

**Exhibit-4.2: House sanctioned and constructed by Shri Senthil**



This glitch was misused by the Block officials during registration and sanction of house. Instead of selecting Shri Ammasi Velayutham, or his wife Smt. Thangachiammal, the 'UNKNOWN' family member, the Block officials selected Shri Senthil who is from a different household with the MGNREGS Job

card Number TN-14-007-020-020/239A belonging to Backward community. A sum of ₹ 1.20 lakh was paid to Shri Senthil in four instalments (**Exhibit 4.2**).

Shri Senthil is not related to SECC beneficiary Shri Ammasi Velayutham. The family card of Shri Senthil is xxxx xxxx 2579. Thus, the Block authorities, instead of selecting the genuine beneficiary, allotted the house to ineligible person in a suspectedly fraudulent manner.

Since there was no proper dissemination of the beneficiary list, the genuine beneficiary, Shri Ammasi Velayutham, did not know the fact that a PMAY-G house was sanctioned to him.

(Source: JPV)

Further details on the above illustrative case are given in **Appendix 4.1**.

On visiting the original beneficiaries, it was noticed that they were unaware of the fact that their PMAY-G IDs were misused for sanction to ineligible persons. The irregular expenditure incurred due to sanction of houses to the ineligible persons was ₹ 1.86 crore.

Further, on analysis of PMAY-G data for the entire State, it was observed that in 5,949<sup>1</sup> more cases in 125 non-sampled Blocks, the 'UNKNOWN' in the name field of eligible beneficiaries were replaced in a similar manner. Out of 5,949 cases, Audit verified 595 cases (10 per cent) and found that 566 of the replaced names were not part of the eligible households, and thus were ineligible<sup>2</sup>. The estimated loss to government exchequer due to the 1,547 suspected fraudulent sanctions (981 + 566) was ₹ 27.52 crore, as given in **Appendix 4.2**. The number of houses sanctioned to ineligible households may increase if this issue is examined for the entire State. The Department should also ascertain the loss to Government and fix responsibility for these irregularities.

GoTN replied (March 2022) that the concerned PDs of DRDAs would be instructed to verify the eligibility and action will be initiated on the officials who are responsible for falsification of records. The reply corroborates the lack of proper implementation and monitoring by the Department.

#### 4.1.2 Sanction in the name of 'UNKNOWN' and payments made to ineligible persons

In seven<sup>3</sup> out of eight sampled Districts, Audit found that in 693 out of 967 cases, where the sanction orders were made under the name 'UNKNOWN', the payments made were irregular, as the recipients did not have any relation with the family linked to PMAY-G IDs.

In these cases, the details of other members of the family corresponding to the PMAY-G ID was available and there was no requirement to issue sanction to 'UNKNOWN'. Further, it is pertinent to mention that in all the above cases,

<sup>1</sup> Among the sanctioned beneficiaries with 'UNKNOWN' as family member in the State, there were 10,771 cases where at least one family member had proper name. Audit selected 5,949 cases with at least two family members with proper names excluding the already pointed out 981 cases in the selected Blocks.

<sup>2</sup> Out of 595, 29 cases were found to be eligible and 566 were ineligible i.e., in 482 cases names were changed by linking Job cards of different households and in 84 cases, Job cards were neither matching nor available in the respective VPs and the names in the sanctions were in the name of linked bank account holders who were unrelated similar to cases discussed in **Paragraph 3.1.3**.

<sup>3</sup> Except in Tiruchirappalli District, wherein all 18 'UNKNOWN' sanctions issued to family members, were found correct.

even if it is absolutely required to issue the sanction order to a particular beneficiary/family member given as 'UNKNOWN', the department had the opportunity to replace the name 'UNKNOWN' with a proper name using the module available in the AwaasSoft. The BDOs, however, failed to correct it, which resulted in sanction of PMAY-G houses to ineligible persons.

This fact was confirmed by Audit during JPV with Block officials in 30 cases selected out of the above 693 cases (20 cases in Villupuram, five cases in Dharmapuri, three cases in Tiruvarur, two cases in Erode Districts)<sup>4</sup>.

An illustrative case of falsification of records to facilitate sanction of houses to ineligible persons is given in **Appendix 4.3**.

In addition, analysis of sanction data across the State revealed that 1,229 similar cases had sanction in the name of 'UNKNOWN'. Audit verified 123 (10 per cent) of the above cases and 114 were found ineligible. Similar exercise for the entire State may bring out more such cases.

The loss to Government exchequer due to 807 (693+114) suspected fraudulent sanctions was ₹ 14.11 crore as given in **Appendix 4.4**.

GoTN replied (March 2022) that the concerned PDs of DRDAs will be instructed to verify these cases and if falsification found out, the amount released will be recovered from the individual and punitive action will be taken against the officials concerned. The reply confirms the lapses in implementation pointed out by Audit.

#### **4.1.3 Sanction in the name of beneficiary but payment made to ineligible person**

According to the PMAY-G guidelines, bank account details are supposed to be verified during the registration and the names in the PWL should match with the name of the bank account holder. Thereafter, the bank accounts will be registered in the AwaasSoft and changes could be made only with specific requests, which should be limited to exceptional circumstances like incorrect bank account number, loan account, small savings account where funds cannot be withdrawn over ₹10,000, death of beneficiary, etc. After issue of Fund Transfer Order, change of bank account could be made only at the State level.

On analysis of the sanction of houses under PMAY-G, Audit observed the following:

**(i) Jawadhu Hills Block of Tiruvannamalai District:** Audit noticed that the District Administration had conducted physical verification in all 11 VPs of the Block, based on the complaints received regarding ineligible beneficiaries obtaining houses under PMAY-G. It was found that 352 ineligible households, not in the SECC list, were sanctioned houses and charges were framed against the concerned nine Block officials and

<sup>4</sup> In 30 cases of sanction to ineligible households, a sum of ₹ 0.40 crore was paid.

seven Panchayat Clerks. The Block/VP officials were suspended (November 2019) and further payments were stopped for the above 352 ineligible persons.

As these 352 houses were pending completion and adversely affecting achievement of target, the BDO, Jawadhu Hills requested for release of subsequent instalments after inspection of houses. The District Collector, Tiruvannamalai, based on further verification report, observed that 350 of the 352 persons were houseless, and but for non-inclusion of their name in the SECC, they were fully eligible for houses under Central and State Government Housing Schemes. He concluded that there was no misappropriation as instalments were released based on the actual stages of house construction.

The suspension orders of seven Panchayat Clerks were later revoked (November 2020) and the enquiry against nine Block officials were yet to be finalised (October 2021).

Audit observed that justification given by the Collector is not acceptable due to the following reasons:

- ◆ The original beneficiaries who were selected from SECC have lost their opportunity to get PMAY houses as their PMAY-G IDs were misused for getting allotment of PMAY-G houses to ineligible persons.
- ◆ District Administration has no authority to sanction PMAY-G houses to households outside SECC.

During JPV with Block officials, it was seen that funds were released to bank accounts of 28 such ineligible households in four VPs of Jawadhu Hills. Audit analysis of the entire sanctions in Jawadhu hills Block found that there were 49 similar cases of irregular sanction apart from the 352 cases already found.

**(ii) Kilpennathur and Chengam Blocks of Tiruvannamalai District:** After scrutiny of complaint files at DRDA, Tiruvannamalai, Audit undertook JPVs at Avoor VP and Quilam VP and found that ineligible persons were allowed to construct houses in the name of original beneficiaries and payments were made to the bank accounts of those ineligible persons, as given in **Table 4.1**.

**Table 4.1: Details of JPV conducted in Avoor and Quilam VPs**

| VP     | Block        | No. of households where JPV was done | Ineligible households which received payments | Payment made (₹ lakh) |
|--------|--------------|--------------------------------------|-----------------------------------------------|-----------------------|
| Avoor  | Kilpennathur | 10                                   | 2                                             | 2.80                  |
| Quilam | Chengam      | 11                                   | 11                                            | 12.78                 |

(Source: Records of sampled District and Blocks)

As per records produced, only facts were verified at the field level by the department and no further action was taken.



(iii) **Mannargudi Block of Tiruvarur District:** It was observed that in Mannargudi Block of Tiruvarur District, the Assistant Project Officer/DRDA, in two separate field inspection reports, stated that at the time of document verification, the bank details of ineligible persons were registered during 2016-20 and geotags of unrelated persons were uploaded in AwaasSoft to facilitate payment of instalments to the ineligible persons. PMAY-G ID and the names of 190 original beneficiaries were misused to allot houses to ineligible persons. This fact was confirmed by Audit through JPV in the selected VPs in Mannargudi Block of Tiruvarur District. Audit found that in 15 cases, payments were made to ineligible persons. In three more cases, both the houses and the original beneficiaries were not traceable and as such, the possibility of payments without a house being constructed, might not be ruled out. An illustrative case of falsification of records to facilitate sanction of houses to ineligible persons during JPV is given in **Exhibit 4.3:**

**Exhibit 4.3: PMAY-G ID TN 1268176, Thalayamangalam VP, Mannargudi Block, Tiruvarur District**



House of original beneficiary Smt. Veerapan Andal (left) and the PMAY-G house sanctioned to the substituted beneficiary Shri Jambunathan Thangavel, who constructed the house

(Source: Joint Physical verification)

(iv) **Modakurichi and Bhavani Blocks of Erode District:** In these two Blocks, based on request from the BDOs and the PD, DRDA Erode, DRD changed the bank accounts of 35 beneficiaries on the ground that the bank accounts originally captured were not savings bank accounts. Further scrutiny proved that the BDOs had given wrong reasons for change of bank accounts and selected 35 ineligible alternate households with names similar to that of original beneficiaries and irregularly replaced the original beneficiaries. The BDO, then, requested the PD/DRDA, Erode for change of Bank account numbers of 35 existing beneficiaries but suppressed the fact that the requested bank account numbers belonged to the newly identified persons *in lieu* of existing beneficiaries. The bank account numbers were subsequently changed, and the funds were transferred to the new accounts. This fact was confirmed by Audit during the JPV of the sampled VPs in Modakurichi Block.

An illustrative case of falsification of records to facilitate sanction of houses to ineligible persons is given in **Appendix 4.5.**

Further, during JPV of sampled VPs in Bhavani Block, Audit found additional 21 cases of similar ineligible sanctions. Therefore, due to suspected fraudulent payments to the bank accounts of 660 ineligible households, the probable loss to the Government is assessed as ₹ 11.34 crore, as given in **Table 4.2**.

**Table 4.2: Payments of instalments to the bank accounts of ineligible households**

(₹ in lakh)

| Sl. No.      | District       | Block         | Number of ineligible households | Amount paid   | Committed liability to Government | Total loss      |
|--------------|----------------|---------------|---------------------------------|---------------|-----------------------------------|-----------------|
| 1            | Erode          | Bhavani       | 21                              | 39.17         | 0.00                              | 39.17           |
| 2            | Erode          | Modakurichi   | 35                              | 59.88         | 0.00                              | 59.88           |
| 3            | Tiruvannamalai | Chengam       | 11                              | 12.78         | 6.17                              | 18.95           |
| 4            | Tiruvannamalai | Jawadhu Hills | 401                             | 337.07        | 349.78                            | 686.85          |
| 5            | Tiruvannamalai | Kilpennathur  | 2                               | 2.80          | 1.00                              | 3.80            |
| 6            | Tiruvarur      | Mannargudi    | 190                             | 181.26        | 144.37                            | 325.63          |
| <b>Total</b> |                |               | <b>660</b>                      | <b>632.96</b> | <b>501.32</b>                     | <b>1,134.28</b> |

(Source: Records of sampled Blocks and AwaasSoft data provided by MoRD)

In all the above cases mentioned in **Paragraphs 4.1.1, 4.1.2 and 4.1.3**, the suspected fraudulent sanctions would not have been possible, without collusion among the Block officials and the respective BDOs, who were responsible for sanctions and release of funds to 3,014 ineligible households.

GoTN replied (March 2022) that six officials of the Jawadhu Hills Block were placed under suspension for lapses on their part and in other Blocks, action would be taken to verify all the doubtful cases and fix accountability. The reply confirms the audit findings that there was collusion among the Block officials in suspected fraudulent sanctions. The Department needs to put in place an effective mechanism to ensure that such actions do not recur, which includes a strong deterrent action.

#### 4.1.4 Discrepancies in SECC data not rectified even during sanction

The PMAY-G guidelines and orders issued by GoTN mandates the *Gram Sabhas* to rectify defects in SECC data. Audit, however, found that the *Gram Sabhas* did not rectify the discrepancies in the SECC data (**Appendix 4.6**), leading to capturing of wrong data in AwaasSoft.

- ◆ Values in the Names fields were captured as 'UNKNOWN' or blank.
- ◆ Abnormal age groups - minors and elders over 100 years and junk values were captured in the SECC data.

Due to this, the defects in the SECC data were carried over to the PWL and subsequently a significant number of ineligible/ambiguous households were sanctioned houses.

For instance, 2,486 SECC households had the names of their entire family members as 'UNKNOWN' in SECC data. Out of this, 1,268 entries were carried forward to the PWL and 1,000 were finally sanctioned houses. The only criterion available for verification was the names of the beneficiaries, which were however, not available and *Gram Sabhas* included the 'UNKNOWN' as beneficiaries. An amount of ₹ 8.65 crore was paid to these 1,000 sanctioned houses. In the absence of any unique identifier, the authenticity of the beneficiaries who were sanctioned the houses, was doubtful.

Thus, audit in sampled blocks disclosed that by misusing 'UNKNOWN' in the name field of SECC data, a total of 3,354 houses<sup>5</sup> were irregularly sanctioned to ineligible persons, involving an irregular expenditure of ₹ 50.28 crore.

GoTN replied (March 2022) that field level survey has been initiated to collect the details of ineligible persons, who were sanctioned houses by using the 'UNKNOWN' family members and necessary disciplinary action would be taken against the officials concerned. Remedial action based on the above reply was awaited (March 2022). A detailed examination of the highlighted issues at State level by DRD could reveal the loss at State level, so as to initiate disciplinary and remedial action, as indicated in Government's reply.

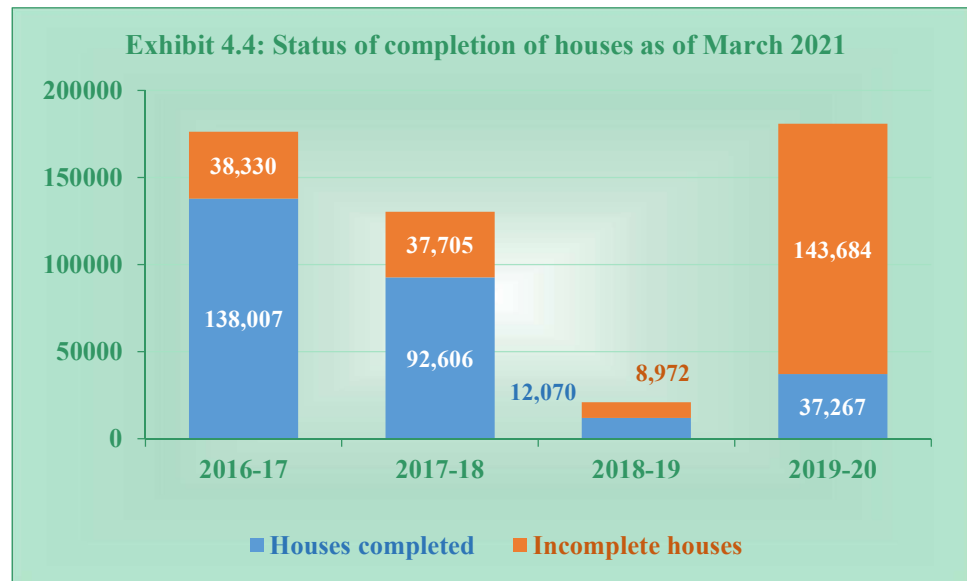
## **4.2 Construction of houses**

### **4.2.1 Non-completion of houses**

According to PMAY-G guidelines and the sanction orders issued to the beneficiaries, the sanctioned houses should be completed within 12 months from the date of sanction. As of March 2021, 55.03 *per cent* of sanctioned houses were completed, as given in **Exhibit 4.4**.

<sup>5</sup> Through replacement of 1,547 'UNKNOWN' with an ineligible person at the time of sanction (**Paragraph 4.1.1**) + Through sanction to 807 'UNKNOWN' itself and changing bank account (**Paragraph 4.1.2**) + 1,000 cases where all family members were 'UNKNOWN' for the entire State through data analysis (**Paragraph 4.1.4**).





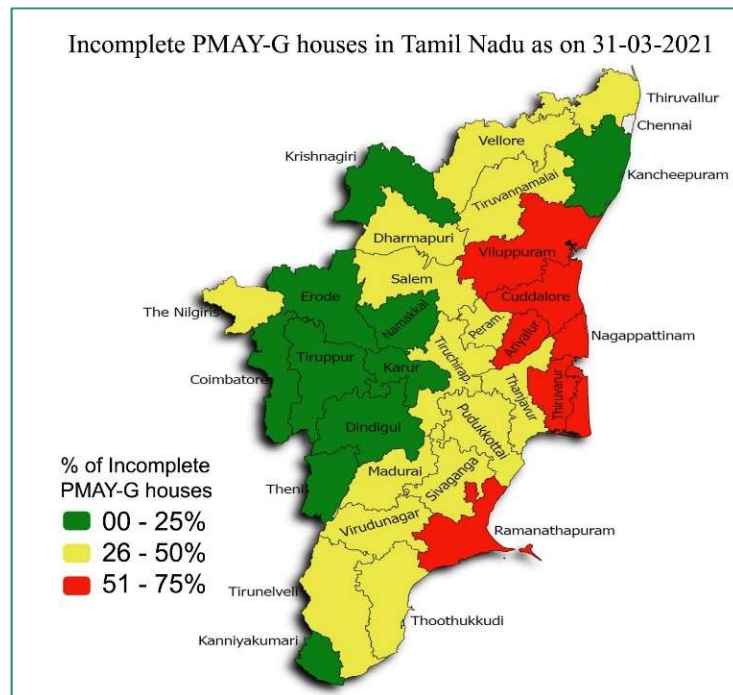
(Source: AwaasSoft data provided by MoRD)

On a review of 2.29 lakh (44.97 *per cent*) incomplete houses, Audit observed that first instalment was not released to 0.89 lakh houses (39 *per cent*) and the reasons were not available in the records. Further, it was also found that in the following cases despite release of instalments, houses were still incomplete as of March 2021.

- ◆ Out of the houses pending completion, 1.13 lakh houses were pending for more than one year i.e., beyond the prescribed period.
- ◆ Audit further noticed that the incomplete houses included 755 out of 3,014 houses, which were allotted in suspected fraudulent manner, as discussed in **Paragraphs 4.1.1 to 4.1.3**.

District-wise analysis (**Appendix 4.7**) revealed that the maximum number of incomplete houses in the State were in Cuddalore District (73 *per cent*) followed by Ariyalur District (67 *per cent*). On the other hand, Erode District (99 *per cent*) followed by Tiruppur District (94 *per cent*) were at the top in terms of percentage of completed houses and the District-wise analysis is given in the **Exhibit 4.5**.

Exhibit 4.5: District-wise analysis of incomplete houses



(Source: AwaasSoft data from MoRD)

One of the reasons for the completion rates being skewed was because of inadequate administrative manpower in the Blocks. The Blocks were implementing the scheme with the existing manpower (except DEOs who were appointed on contract basis), which was approximately even across all Blocks of the State. Even though Administrative Fund was allocated to all Districts/Blocks in proportionate to the number of houses sanctioned, it was not utilised for meeting manpower requirements in implementation of the Scheme.

Due to higher allocation of houses, Audit noticed more workload (7 to 8 times) in some sampled Blocks/Districts than that of other Blocks/Districts, which affected efficient implementation of the scheme as discussed in **Paragraph 5.6**.

GoTN stated (March 2022) that several issues such as delayed release of GoI assistance and consequent delay in release of State share, delays on the part of beneficiaries, shortage of manpower, etc., contributed to the delay. GoTN also stated that in order to strengthen the scheme implementation at field level, additional manpower would be provided at District level. The Department must endeavour to submit Utilisation Certificates in time in order to secure timely release and use of grant for provision of manpower.

#### 4.2.2 Delay in construction of houses

Out of 5,08,641 houses sanctioned during 2016-21, only 2,79,950 houses were completed as of March 2021.

The year-wise and age-wise completion of houses is given in **Table 4.3**.

Table 4.3: Age analysis of completed houses

| Sanctioned year           | Number of houses completed | Completed within 1 year | Delayed completion    |                      |                     |                         |
|---------------------------|----------------------------|-------------------------|-----------------------|----------------------|---------------------|-------------------------|
|                           |                            |                         | 1-2 years             | 2-3 years            | Above 3 years       | Total                   |
| 2016-17                   | 1,38,007                   | 55,260                  | 57,062                | 18,517               | 7,168               | 82,747                  |
| 2017-18                   | 92,606                     | 61,685                  | 23,889                | 6,862                | 170                 | 30,921                  |
| 2018-19                   | 12,070                     | 8,695                   | 3,134                 | 241                  | 0                   | 3,375                   |
| 2019-20                   | 37,267                     | 29,951                  | 7,316                 | 0                    | 0                   | 7,316                   |
| 2020-21                   | Nil                        | Nil                     | Nil                   | Nil                  | Nil                 | Nil                     |
| <b>Total (Percentage)</b> | <b>2,79,950</b>            | <b>1,55,591 (55.57)</b> | <b>91,401 (32.64)</b> | <b>25,620 (9.15)</b> | <b>7,338 (2.62)</b> | <b>1,24,359 (44.43)</b> |

(Source: AwaasSoft data from MoRD)

It was seen that 1,24,359 houses (44.43 per cent) were completed beyond the stipulated time limit of one year.

GoTN replied (March 2022) that the delay was due to Covid-19 lockdown and non-availability of material and labour etc. Audit observed that the reply, attributing it to Covid-19, was untenable as the pandemic broke out only in March 2020, but the houses sanctioned much earlier were still incomplete.

#### 4.2.3 Non-commencement of construction of houses even after release of instalments

The PMAY-G guidelines envisages release of first instalment of assistance within 15 days of sanction to facilitate completion of construction within 12 months of sanction. Scrutiny of records in the sampled eight Districts revealed that as of March 2021, 21,511 beneficiaries did not start the construction of houses even after receipt of first and second instalments as given in **Appendix 4.8**. Audit found that as of March 2021, an amount of ₹ 66.73 crore was paid to these beneficiaries. Out of this, 9,845 beneficiaries (46 per cent) did not start the construction of their houses even after four years of sanction.

During JPV, it was observed that in 37 out of 917 cases, construction of houses was not started despite a sum of ₹ 12.56 lakh being paid in instalments. The major reason stated by the beneficiaries was insufficiency of funds.

GoTN replied (March 2022) that construction of these 21,511 houses did not start due to non-cooperation of the beneficiaries and non-availability of materials due to Covid-19. Audit observed that it was incorrect to attribute Covid-19 as a reason for non-commencement of these houses sanctioned before the pandemic. Further, neither the scheme guidelines nor the orders issued by GoTN for implementing the scheme had any provision to check the misuse of funds by the beneficiaries.

#### 4.2.4 Departmental issue of material to beneficiaries

The PMAY-G guidelines provides for departmental supply of cement, steel, etc., at defined rates and the cost of materials supplied were to be deducted from the grants to be released to the beneficiaries. In 16 out of 18 sampled Blocks, cement, steel and doors/windows were purchased in a centralised manner by DRDA and supplied to the Blocks. However, in two sampled blocks viz., Karimangalam and Harur, materials were not issued resulting in higher financial burden to the beneficiaries due to higher material cost of procurement in the open market.

**Supply of cement:** The cost of Amma cement<sup>6</sup> ranged from ₹ 190 to ₹ 216 per bag and that of TANCEM cement from ₹ 266 to ₹ 285 per bag. Out of sampled 18 Blocks, Amma cement was issued in three Blocks, TANCEM cement in five Blocks and both in 10 Blocks.

As per DRD's instructions (October 2019), priority should be given to PMAY-G beneficiaries for supply of Amma cement. Amma cement was cheaper by ₹ 69-76 per bag. Audit assessed that due to non-issue of Amma cement, the additional financial burden to each beneficiary was to the tune of ₹ 7,200 to ₹ 8,000. The Department replied that due to short supply of Amma cement and non-availability of godowns in the Blocks, the required quantity of Amma cement could not be issued to the beneficiaries. The reply is not acceptable, as the estimate for the scheme is based on SOR 2015-16 at a unit cost of ₹ 1.70 lakh and any increase in cement cost would make the house construction unviable.

#### **Supply of other materials:**

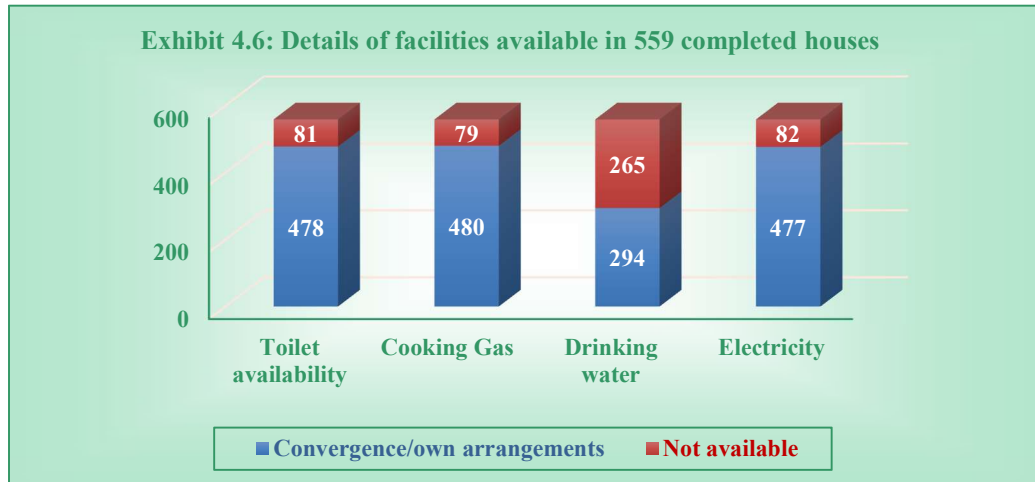
- ◆ In Thottiyam and Modakuruchi Blocks, Steel doors and windows costing ₹ 7.78 lakh were lying idle for more than three years without being issued to the beneficiaries.
- ◆ In Vanur Block, 57.976 MT of steel costing ₹ 31.02 lakh was diverted to other schemes.
- ◆ In Mayiladuthurai and Kilvelur Blocks, even as convergence with Pradhan Mantri Ujjwala Yojana (PMUY) was envisaged for PMAY-G beneficiaries for provision of gas connection, 1,546 *chullah* stoves costing ₹ 7.73 lakh were supplied to beneficiaries without obtaining sanction from DRDA by recovery from the beneficiaries' RCC amounts.

GoTN replied (March 2022) that corrective action was being taken based on the Audit observations. Audit reiterates that the low cost housing is not possible without the issue of construction material which will considerably reduce the burden of the beneficiaries.

<sup>6</sup> Amma Cement Supply Scheme, a low-cost initiative by GoTN, to procure and issue cement at subsidised rates through Tamil Nadu Cements Corporation Limited.

### 4.2.5 Joint Physical Verification - Provision of facilities

In the test checked VPs, out of 559 completed houses, JPV revealed the following, as given in **Exhibit 4.6**.



(Source: Data collected and compiled from Joint Physical Verification)

- ◆ Toilets were available in 85 *per cent* of households (478) through convergence with SBM or MGNREGS. Fifteen *per cent* households (81) did not have toilets.
- ◆ LPG connections were available in 86 *per cent* of the households (480). However, only 15 *per cent* of the households (84) got LPG connection through convergence with PMUY.
- ◆ Drinking water connections were available in 53 *per cent* households (294), but none of the connections were provided through convergence with NRDWP/JJM.
- ◆ Electricity connections were available in 85 *per cent* of households (477). In all these cases, the households obtained electricity connections on their own, without any convergence with DDUGJY.

Audit observed that lack of convergence with other schemes resulted in non-availability of basic facilities in significant number of houses constructed under PMAY-G.

GoTN replied (March 2022) that all the Districts are instructed to give basic facilities for the constructed houses by converging with other schemes.

## 4.3 Conclusion

Audit in sampled blocks disclosed that by misusing 'UNKNOWN' in the name field of SECC data, a total of 3,354 houses<sup>7</sup> were irregularly sanctioned

<sup>7</sup> Through replacement of 1,547 'UNKNOWN' with an ineligible person at the time of sanction (**Paragraph 4.1.1**) + Through sanction to 807 'UNKNOWN' itself and changing bank account (**Paragraph 4.1.2**) + 1,000 cases where all family members were 'UNKNOWN' for the entire State through data analysis (**Paragraph.4.1.4**).

to ineligible beneficiaries, involving an irregular expenditure of ₹ 50.28 crore. 1.13 lakh out of the 5.09 lakh houses sanctioned were incomplete beyond the stipulated time of one year. Lapses in supply of cement, steel etc., at departmental rates placed additional burden on beneficiaries.

#### **4.4 Recommendations**

- ◆ GoTN should look into the issue of suspected fraudulent sanctions and payments, by misusing 'UNKNOWN' in the name field of SECC data, and order a detailed examination of the highlighted issues at State level, so as to initiate disciplinary action and remedial action.
- ◆ Beneficiaries' data should be captured without any error. Linking bank accounts, Job cards etc., should be done with due care. All three levels of officials involved viz. Data entry, verification, and authorisation, should be made accountable for any errors.
- ◆ Clear segregation of duties should be ensured among field staff in order to ensure accountability. Responsibility for identification of beneficiaries, inspection of stages of construction and verification of inspection records shall be done only by designated officials.
- ◆ GoTN should ensure timely issue of cement, steel, etc., at departmental rates so as to facilitate timely completion of houses by the beneficiaries.

# **CHAPTER V**

## **MONITORING, INTERNAL CONTROL AND GRIEVANCE REDRESSAL**





## CHAPTER V

### MONITORING, INTERNAL CONTROL AND GRIEVANCE REDRESSAL

#### 5.1 Deficiencies in functioning of Programme Management Unit

The scheme guidelines envisage setting up of a dedicated State Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision of the scheme. The State PMU is to be headed by the State Nodal Officer and supported by personnel on deputation and hired contract personnel. Similar arrangements are to be followed for the District and Block level PMU.

The Department stated that the State, District and Block level PMUs were constituted. Audit, however, found that the State PMU was functioning with skeletal personnel with vacancy in key posts such as Expert in Financial matters and Social Mobilisation. The State Coordinator, Additional Director of Rural Development (Housing) also looks after other State Housing Schemes and the Training Coordinator was stated to be in State Institute of Rural Development. Further, Audit noticed in sampled Districts/Blocks that District and Block level PMUs were not constituted and the regular staff, with few contract employees, were discharging the functions of PMUs.

Inefficiencies in the functioning of the State PMU contributed to the following issues:

- ◆ **Non-receipt of GoI grant:** As the Utilisation Certificate, Audited Annual accounts, Expenditure Statements were incorrectly prepared and submitted belatedly, there were delays in release of GoI grants for the year 2018-19 (I instalment) and non-release of grants for the years 2018-19 (II instalment) and 2019-20. Forty *per cent* of the GoI funds for total sanctions were not received till March 2021.
- ◆ **Increase in unit cost:** State PMU, if functional, could have proposed to MoRD for increased unit cost as allowed in the scheme. Audit observed that there are many places in the State which have been classified as difficult areas by Public Works Department in Tamil Nadu. Even though proposal for increasing the unit cost was received from the District Collector, Tiruchirappalli, no action was taken to address the issue with MoRD and the same unit cost of ₹ 1.20 lakh was provided throughout the State. This shows that the State PMU did not discharge one of its statutory functions properly.

- ◆ **Management of State Nodal Account (SNA):** The SNA is maintained at the DRD for payment of programme funds to the beneficiaries across the State for payments from Administrative fund to all the Districts and Blocks in the State for which sufficient support staff are required. Due to insufficient support personnel, the cash book for SNA was recorded with one entry each for receipts and payments monthly. As a result, there were unexplained credits/debits appearing in the Bank statement and cashbook providing scope for possible misappropriation.

Issues relating to selection of beneficiaries, provision of beneficiary support services and overall implementation of the Scheme are discussed in the earlier Chapters of this Report.

GoTN replied (March 2022) that a detailed proposal is under preparation to set up and strengthen the State PMU and District PMUs at Directorate and District levels respectively.

## **5.2 Non-constitution of Committees**

As per the scheme guidelines, the State shall constitute Committees at State and District levels for direction and oversight. The Committees shall comprise of officials implementing different components of the AAP and public representatives. The State level Committee shall be chaired by the Chief Secretary and the composition of the Committee to be decided by the State Government. The Committee shall meet at least twice a year.

Similarly, the District level Committees shall be chaired by the respective District Collectors and composition of the Committees at the District level may be decided by the State Government. The Committees shall meet every quarter in a year.

Audit observed from the records at DRD and sampled Districts that the State and District levels Committees were not constituted.

GoTN replied (March 2022) that the above committees would be constituted.

## **5.3 Major irregularities in monitoring**

Monitoring of physical progress in stage-wise construction on ground was done through georeferenced date and time-stamped photographs captured by Overseers in Blocks using “AwaasAap” and uploaded on “AwaasSoft” portal. Release of instalments was linked to inspection done at various levels of constructions uploaded on “AwaasSoft” portal.

PMAY-G data for Tamil Nadu obtained from MoRD and inspection data uploaded in the “AwaasSoft” portal were analysed by Audit and different types of major irregularities were noticed, as given in **Table 5.1**.

Table 5.1: Irregularities due to lack of monitoring

| Sl. No. | Major irregularity noticed                                                                          | Number of photos/houses involved                                                         |
|---------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| 1       | Falsification of records by misrepresentation of stage-wise photos to enable release of instalments | 378 in sampled Blocks.                                                                   |
| 2       | Discrepancies in geotagging of stage-wise photos                                                    |                                                                                          |
|         | (a) Stage-wise house photos captured in many places                                                 | 21,492 houses out of 5.09 lakh houses sanctioned (4.23 per cent).                        |
|         | (b) Photos of multiple houses (more than 1000) captured at a single place (Block office)            | 57,837 house photos out of 5.09 lakh houses sanctioned (11.37 per cent).                 |
| 3       | Discrepancies in time-stamping                                                                      | 7,90,505 photos out of 21.30 lakh stage-wise photos captured in the State (37 per cent). |

(Source: Audit analysis of AwaasSoft data)

The deficiencies in monitoring that facilitated falsification of records relied upon for release of assistance in instalments are discussed in the succeeding **Paragraphs**.

### 5.3.1 Non-monitoring of the stages of construction

Stage-wise payments of instalments were to be in consonance with the stage-wise photos uploaded in the AwaasSoft. Test-check of AwaasSoft photos uploaded in sampled Blocks revealed that there were 378 cases of falsification of records by misrepresentation of stage-wise photos to enable release of instalments. This included 163 cases at Kilvelur Block identified by the DRDA, Nagapattinam as detailed in **Appendix 5.1**.

The falsification of records, *inter alia*, involved the following types of misrepresentations:

- (i) Incomplete houses uploaded in the AwaasSoft portal but shown as completed and full payments were made.
- (ii) Same photo of a house construction was uploaded for different beneficiaries.
- (iii) Photos of different houses were uploaded for different stages of a house construction.
- (iv) Same photo was uploaded for all levels of construction.

During JPV conducted, in 103<sup>1</sup> out of 917 cases, misrepresentations of stage of constructions were noticed. Out of the above, 21 houses were stated to be completed. It was, however, noticed that houses were not constructed; but payment of ₹ 25.20 lakh was released based on the wrong images uploaded in AwaasSoft. The status of these houses was shown as ‘Completed’ in AwaasSoft. Illustrative cases identified during JPV are given in **Exhibit 5.1**.

**Exhibit 5.1: Shri Kathirvel Kallanai (TN2410331), T.V.Nallur Block, Viluppuram District**



**As per photo uploaded in AwaasSoft for release of completed stage payment**



**Actual position geotagged at the site at the time of JPV**

(Source: Joint Physical verification)

In all the above cases, Audit found the misrepresentation of stages to facilitate irregular payment of instalments, due to the failure of the Block officials in discharging their functions, i.e. taking incorrect geotagged stage photos; not verifying the photos before release of instalments; and payments made in a suspected fraudulent manner to facilitate certain beneficiaries.

### **5.3.2 Discrepancies in geotagging of stage-wise photos**

The houses constructed were geotagged with appropriate colour coding representing various stages of construction, as detailed in **Appendix 5.2**. For a given PMAY-G house in a VP, it is possible to have a maximum of two unique locations viz., one for the old house and another for the proposed house followed by subsequent stages of construction at the same place. As of March 2021, all 5,08,641 sanctioned PMAY-G houses were geotagged. Audit noticed three types of discrepancies while analysing the data pertaining to PMAY-G, which are discussed in detail below:

#### **(i) Houses having more than two coordinates**

Audit checked the PMAY-G data to find if any house has been geotagged at more than two locations. The details are shown in **Table 5.2**.

<sup>1</sup> Not started paid instalments - IV (21), III (8), II (9) and I (11); foundation level paid instalments- IV (7), III (2) and II (10); Plinth level paid instalments- IV (20) and III (15).

Table 5.2: Single house having more than two co-ordinates

| Number of distinct locations | PMAY-G houses   | Remarks                                                                                                       |
|------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------|
| 1                            | 4,00,288        | Possible case of the house being built at the same place after demolition of the existing house               |
| 2                            | 86,861          | Possible case of the house being constructed at a different location from the existing house.                 |
| 3                            | 18,140          | In 21,492 cases, three or more locations are shown for various stages of construction, which is not possible. |
| 4                            | 3,196           |                                                                                                               |
| 5                            | 155             |                                                                                                               |
| 6                            | 1               |                                                                                                               |
| <b>Total</b>                 | <b>5,08,641</b> |                                                                                                               |

(Source: AwaasSoft data provided by MoRD)

It was found that in 21,492 cases, the houses were geotagged at more than two locations, which was not possible. Audit found that a total of ₹ 247.78 crore was released in respect of these 21,492 cases without verifying the correctness of geotagged data as required by the scheme guidelines.

**(ii) Unique coordinates having more than one house**

Typically, the latitude and longitude of a location shall denote only one PMAY-G house. Pictures of two or more houses should not be at the same coordinates. Audit test-checked the PMAY-G data and noticed that in many cases, two or more houses were located at the same coordinates. On further verification, it was seen that at least 57,837 pictures of different houses were geotagged at 19 Block offices (**Appendix 5.3**) which points to the fact that the officials, instead of physically inspecting the house and capturing photographs, had done geotagging<sup>2</sup> sitting in the Block offices. This defeated an important internal control mechanism set for the scheme.

The details of the geotagged locations in the Maps are given in **Appendix 5.4**.

**(iii) Geotagging at far-away places unrelated to the actual house locations**

Audit found cases of geotagging of houses done at distant places both within and outside the State as discussed below:

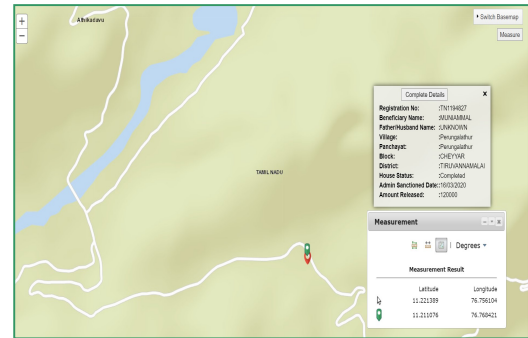
- ◆ In 110 cases, the photos were geotagged at distant places within the State, far away from the house locations, at Tiruvannamalai, Tiruvarur and Thanjavur Districts e.g., at Udagamandalam (7), nearby Egmore Railway Station (98) and DRD office, Saidapet (5).
- ◆ In 35 cases, the locations were geotagged outside the State e.g., Uttar Pradesh, West Bengal, Assam, New Delhi, Uttarakhand, Maharashtra, Chhattisgarh, Jharkhand, etc., with distance ranging from 962 to 2,429 kilometre as given in **Appendix 5.5**.

<sup>2</sup> By taking photographs from stock pictures of various stages of houses already available.



Illustrative cases of geotagging at distant places are given below:

**Exhibit 5.2 The location geotagged with house photos is a place in Udhagamandalam**

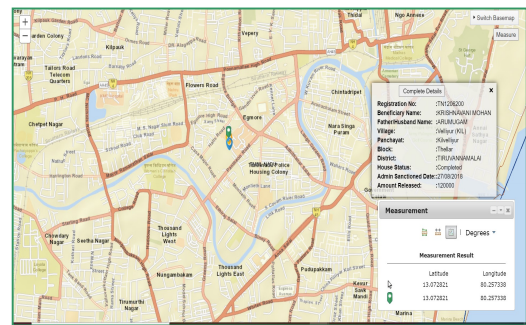


**Smt. Muniammal (TN1194827), Perungalathur VP, Cheyyar Block, Tiruvannamalai District**

**The location showing a place in Udhagamandalam**

(Source: Audit analysis of AwaasSoft data)

**Exhibit 5.3: The location geotagged with house photos nearby Egmore Railway Station**



**Smt. Krishnavani Mohan (TN1206200), Kilvelliur VP, Thekkur Block, Tiruvannamalai District**

**The location is nearby Egmore Railway Station**

(Source: Audit analysis of AwaasSoft data)

Similar illustrative cases are given in **Appendix 5.6**.

**Exhibit 5.4: House constructed in Sivagangai District geotagged at Chandigarh**



**(Shri C V Chinnathambi (TN1275886), Okkupatti Panchayat, Sivagangai District)**

(Source: Audit analysis of AwaasSoft data)

Similar illustrative cases are given in **Appendix 5.7**.

Incorrect geotagging done at unrelated places by the respective Overseers were included in the AwaasSoft due to non-verification. The scheme guidelines provide for verification of 10 *per cent* of the houses by Engineers at the Block level and two *per cent* by Executive Engineers at District level.

The deficiencies in monitoring resulted in not only defeating the very purpose of e-Governance through geotagging and time-stamping, but also misusing them for suspected fraudulent sanction of houses and release of instalments to ineligible persons. This major internal control failure was continued unabatedly during the implementation of the scheme.

### 5.3.3 Discrepancies in time-stamping<sup>3</sup> of photos

All pictures taken at the time of inspection should be time-stamped. The Overseer inspects the house and uploads the inspection details in AwaasSoft. However, audit found the following discrepancies while verifying the records relating to inspection.

There were 21,29,709 photos captured, geotagged and time-stamped for the 5,08,641 houses, sanctioned during 2016-21. Audit verified the date/time of capture and geotagging of these photographs and found that 7,90,505 photos (37 *per cent*) were time-stamped in the AwaasSoft at night (7 pm to 6 am). Audit further verified the photographs uploaded for the 917 households selected for JPV and found that in 720 cases where photos were time-stamped in AwaasSoft at night, but the photos were actually taken during daytime as illustrated below.

**Exhibit 5.5: Smt. Vijaya (TN1180342),  
Perungalathur, VP, Cheyyar Block  
Tiruvannamalai District  
Roof cast inspected on 22/10/2020 at 01:38:00 hrs**



**Exhibit 5.6: Subramaniyan Ramalingam  
(TN2074880), Athanakurichi VP,  
Mudukulathur Block, Ramanathapuram  
District Completed inspected on  
01/03/2018 01:44:00 hrs**



(Source: Audit analysis of AwaasSoft data)

Audit noted from the above discrepancies that in many cases, instead of capturing the data at the time of inspection, the officials might have captured the picture from stock pictures of houses. It is understood from the illustrative cases shown below.

<sup>3</sup> Time-stamping is the process of securely keeping track of the creation and modification time of a document.

**Exhibit 5.7: Smt. Ananthi, (TN1037886),  
Ananthandavapuram VP, Mayiladuthurai  
Block, Nagapattinam District**



**Exhibit 5.8: Smt. Uthirapathi Alliyammal,  
(TN1768596) Injikollai VP, Thiruvudaimarudur  
Block, Thanjavur District**



(Source: Audit analysis of AwaasSoft data)

Interestingly, it was seen that even in such cases, payments were made to the beneficiaries, posing serious question on the monitoring mechanisms in place in the State. Due to falsification of inspection records, an important verification and monitoring mechanism, built inside the scheme, has been rendered useless. This failure could result in:

- ◆ facilitating the beneficiaries to receive instalments without showing any progress,
- ◆ fictitiously claiming instalments by not constructing houses,
- ◆ transfer of houses to non-PMAY-G persons.

It was also seen that 57,837 house photos were geotagged at 19 Block offices<sup>4</sup>, as given in **Appendix 5.3**.

Audit also observed that incorrect geotagging by the Overseers were not checked by Dy. BDO/BDO/Engineer, etc., who were supposed to examine them before generating FTOs.

GoTN replied (March 2022) that all the Districts were instructed to verify the geotagging of stage wise photos and submit a report to DRD. Based on the report, GoTN stated that corrective action would be taken and the Department would ensure that no such irregularities will happen in future. Further, GoTN stated that the incorrect geotagging will be verified by the concerned officials and responsibility will be fixed to the concerned for making irregular payments.

<sup>4</sup> Only Block offices where more than 1,000 house photos geotagged were given.



## 5.4 Adequacy of Internal controls

### 5.4.1 Non-conducting inspections as prescribed

The Scheme guidelines stipulate for 10 *per cent* inspections of the houses during construction at the Block level and two *per cent* at District level. However, no records were made available for such inspections by the Blocks and Districts and no reply has been received so far (March 2022) from the Blocks and Districts in this regard.

Audit findings discussed in earlier Chapters clearly prove that such inspections were not conducted as required. Audit opines that many of the discrepancies noticed like incorrect geotags, discrepancies in pictures uploaded etc. could have been rectified, if the inspection process was carried out as envisaged by the Scheme.

### 5.4.2 Social Audit

Social Audit is to be conducted in every VP at least once in a year, involving a mandatory review of all aspects. Further, Social Audit Units set up by the State Government under MGNREGS, are to be roped in to facilitate conduct of Social Audit of PMAY-G. Resource persons identified by the Social Audit Units at different levels may be involved with the *Gram Sabha* in conducting Social Audit.

Social Audit was not conducted in all the VPs of the State. No other alternate system was available e.g., roping in of MGNREGS Social Audit teams or employing community/participatory monitoring by Self Help Groups under National Rural Livelihoods Mission/NGOs etc., as envisaged in the guidelines. This resulted in lack of transparency in selection of beneficiaries and payments made to them while implementing the Scheme.

GoTN replied (March 2022) that five village panchayats have been selected on pilot basis for conducting of Social Audit. Further, the department will also initiate steps for concurrent audit from the next financial year.

### 5.4.3 Other Internal Control deficiencies

(i) In all Blocks of the State, right from the implementation of the Scheme, Data Entry Operators (DEOs) were employed for data entry work purely on temporary basis through outsourcing and they were posted in the same Block for many years. Cases of suspected fraudulent payments, especially in Nagapattinam District, were made to ineligible beneficiaries by misusing the “*Replace "UNKNOWN" beneficiary name (as per SECC) with name from MGNREGA*” module in AwaasSoft by entering the MGNREGS Job cards/Bank accounts details of ineligible households. Audit observed that without the involvement of DEOs, the suspected fraudulent activities, discussed in detail in **Paragraph 4.1**, would not have happened. Employment of temporary staff in the key posts without changing/rotating them among Blocks resulted in such suspected fraudulent activities.

(ii) Even though the Blocks are being audited by Local Fund Audit, their work is confined only to the available physical cash/stock records. As the programme fund is operated electronically through AwaasSoft, the selection and payments made to the beneficiaries were not audited by Local Fund Audit, resulting in deficiency in internal control system.

GoTN replied (March 2022) that necessary steps will be taken for transfer of DEOs within the District, and those with serious allegations will be terminated.

## **5.5 Grievance/Complaint redressal**

As per Scheme guidelines, a grievance redressal mechanism should be set up at different levels of administration *viz.*, VP, Block, District and the State. The official who is designated at each level would be responsible for disposing of the grievance/complaint within a period of 15 days from the date of receipt of the grievance/complaint.

### **5.5.1 Inadequate Grievances Redressal Mechanism**

It was observed that there was no system of maintaining separate complaint records by the offices at the sampled Districts and Blocks. Therefore, complaints and redressal were available only in the general files of PMAY-G for the years 2016-17 to 2020-21. The following further observations are made on these issues:

(a) Officials of State Government need to be designated at each level (*viz.*, VP and Block) to ensure disposal of grievances to the satisfaction of the complainant. The details of the designated grievance redressal official (including name, telephone number and address) at each level for addressing the grievance and the procedure to file the grievance should be clearly displayed in each VP. The procedure displayed should also indicate the escalation process if the complainant is not satisfied with the disposal of his/her grievance. No such displays were made in the sample checked Blocks/VPs.

(b) No record was available in the sampled offices to indicate that awareness was generated about lodging of complaints on the CPGRAMS portal.

(c) No system of utilising the services of Ombudsman under MGNREGS to dispose of grievances and reported incidences of irregularities under PMAY-G is available in Tamil Nadu.

(d) Complaints are not numbered with date (except at Secretariat) and all complaints from the public were scattered among the year-wise PMAY-G general files.

Audit compiled the complaints records of PMAY-G made available in the sampled offices as given in **Appendix 5.8**. The details are given in **Table 5.3**.

**Table 5.3: Statement showing the details of complaints received and action taken**

| Total number of complaints received | Final Action taken |               |                        | Interim Action taken |                        | Action not taken |                        |
|-------------------------------------|--------------------|---------------|------------------------|----------------------|------------------------|------------------|------------------------|
|                                     | Within 15 days     | Delayed cases | Average number of days | Number of cases      | Average number of days | Number of cases  | Average number of days |
| 610                                 | 15                 | 42            | 124<br>(1 to 871)      | 225                  | 28<br>(1 to 874)       | 328              | 639<br>(2 to 1,673)    |

(Source: Data furnished by DRD, sampled DRDAs and Blocks)

Audit noticed that at all levels, there was no proper system to record the PMAY-G complaints and watch their disposal.

GoTN replied (March 2022) that action was being taken to strengthen the grievance redressal mechanism.

## 5.6 Shortage of Manpower

The number of houses sanctioned in districts ranged from 1,066 houses (Theni District) to 84,669 houses (Villupuram District). The Blocks are the implementing units for PMAY-G and having standard set of manpower. Audit analysed house sanction per Block, to compare the work load for each Block and noticed more workload (7 to 8 times) in some sampled Blocks/Districts compared to that of other Blocks/Districts. This affected efficient implementation of the scheme. Audit analysed workload of persons-in-position by comparing two Districts viz., Nagapattinam and Erode as given **Table 5.4**.

**Table 5.4: Comparison of workload between the Blocks of Nagapattinam and Erode Districts**

| Households details | Nagapattinam District |           | Erode District |           | Ratio of workload in Nagapattinam District to Erode District |             |
|--------------------|-----------------------|-----------|----------------|-----------|--------------------------------------------------------------|-------------|
|                    | District              | Per Block | District       | Per Block | District ratio                                               | Block ratio |
| SECC households    | 1,01,079              | 9,189     | 33,368         | 2,383     | 3.03:1                                                       | 3.36:1      |
| PWL households     | 61,430                | 5,585     | 5,113          | 365       | 12.01:1                                                      | 15.29:1     |
| Sanctioned houses  | 42,800                | 3,891     | 5,051          | 361       | 8.47:1                                                       | 10.78:1     |
| Completed houses   | 19,336                | 1,758     | 5,006          | 358       | 3.86:1                                                       | 4.92:1      |

(Source: AwaasSoft data from MoRD)

The above table indicates that the work load differed enormously between Districts, but the number of administrative staff remained almost the same. It is also worthwhile to note that the Administrative Fund under the scheme was linked to the number of houses sanctioned (3.5 *per cent* of unit cost). However, Administrative Funds were under-utilised by the Districts/Blocks by making refunds of ₹ 61.64 crore (47 *per cent*) to DRD besides incurring irregular expenditure for activities not related to PMAY-G as discussed in **Paragraph 2.4**. Thus, even though hiring of human resources was allowed under the Scheme guidelines, the imbalance in the workload was not addressed.

GoTN stated (March 2022) that in order to strengthen the Scheme implementation at field level, more hands would be hired at District level.

## **5.7 Conclusion**

The stipulated Committees for monitoring at State and District level were not formed. Lack of training and monitoring of field level officials and placing contract workers at key positions had resulted in rampant manipulation of geotagging and time-stamping of stage photos, which were important tools for monitoring. The State and District PMUs, tasked with implementation of the Scheme were unable to identify or rectify such issues. The envisaged Social Audit of the scheme was not conducted and the grievance redressal mechanism was inadequate.

## **5.8 Recommendations**

- ◆ State/District level Committees may be constituted for direction and oversight and for effective convergence activities. State PMU may be strengthened with sufficient human resources.
- ◆ Proper training on e-Governance may be imparted to Block officials for inspecting and monitoring various aspects related to geotagging and time-stamping of photos.
- ◆ All works done by the contract data entry operators should be monitored by the regular staff. Besides making them accountable for the work done by them, they may also be subjected to periodic transfers and redeployment.

- ◆ Government should ensure periodic social audit so that discrepancies in beneficiary selection are reduced.
- ◆ The system of grievance redressal needs to be strengthened so as to monitor/watch the expeditious disposal of complaints within the time limit prescribed in the PMAY-G guidelines.



**(R. AMBALAVANAN)**  
Principal Accountant General (Audit-I),  
Tamil Nadu

Chennai  
The 30 June 2022

Countersigned



**(GIRISH CHANDRA MURMU)**  
Comptroller and Auditor General of India

New Delhi  
The 01 July 2022

# APPENDICES

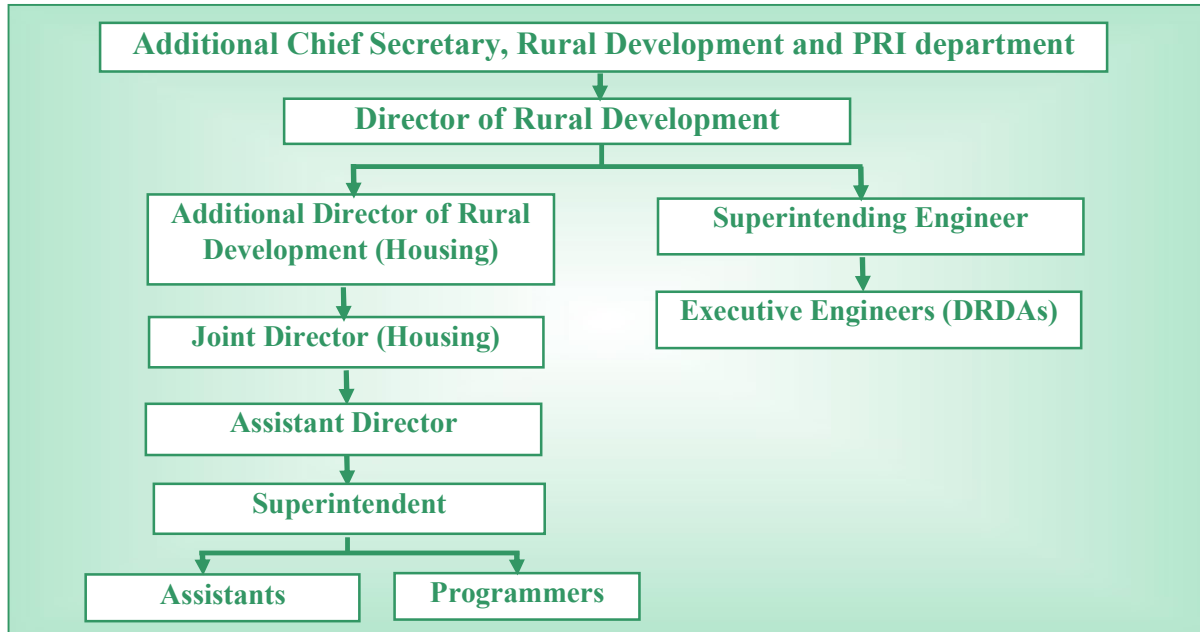


## Appendix 1.1

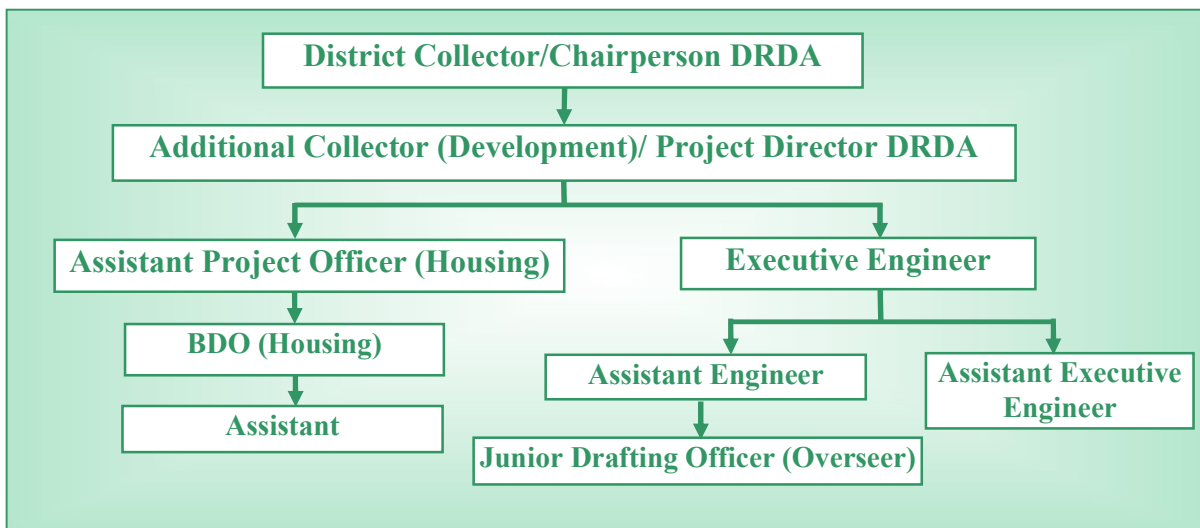
(Reference: Paragraph 1.2; Page 2)

### Organisation Chart for Implementation of PMAY-G

#### 1 State Level

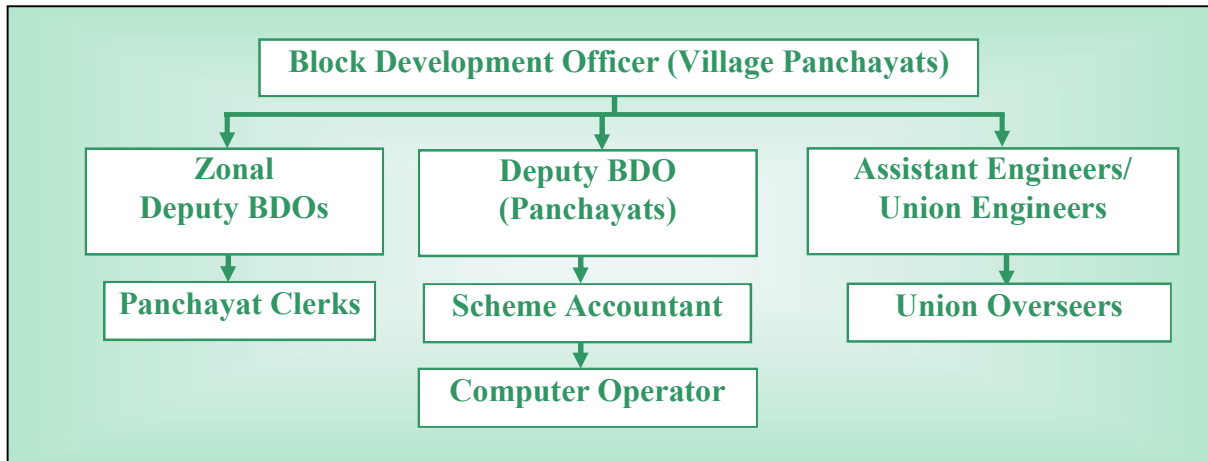


#### 2 District Level





3 Block Level



**Appendix 1.2**  
**(Paragraph 1.5; Page 3)**  
**Sampling Procedure**

The State was divided into four geographical regions for selection of. Weightage was given in selection of districts in a region in accordance with houses sanctioned in that region. Accordingly, the following districts *viz.*, Nagapattinam, Tiruchirappalli, Tiruvarur, Dharmapuri, Tiruvannamalai, Villupuram, Ramanathapuram and Erode were selected through PPSWOR<sup>1</sup> sampling

- ◆ From each sampled district, 10 *per cent* of blocks, subject to a minimum of two and a maximum of three blocks were selected through PPSWOR sampling. Thus, a total of 18 blocks were selected.
- ◆ In each sampled block, 10 *per cent* of VPs (having 10 or more houses sanctioned), subject to a minimum of three to a maximum of five were selected using Simple Random Sampling (SRS). In cases of VPs having less than 10 houses sanctioned, one additional VP was selected. In total, 91 VPs were thus selected.
- ◆ In the selected VPs, 10 to 13 PMAY-G houses were selected using SRS for beneficiary survey and JPV.
- ◆ Beneficiary survey was conducted among 917 PMAY-G sampled beneficiaries and Joint Physical Verification (JPV) of 1,121 beneficiary households<sup>2</sup> were conducted with the Department officials.

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<sup>1</sup> Probability proportional to size without replacement.

<sup>2</sup> Additional 204 beneficiaries were due to verification of original beneficiaries.

Appendix 1.2 contd...  
(Paragraph 1.5; Page 3)

Statement showing the details of sampled blocks

| Sl.No.       | Name of the district | Name of the Block | Number of Village Panchayats selected | Number of houses verified during JPV |
|--------------|----------------------|-------------------|---------------------------------------|--------------------------------------|
| 1            | Dharmapuri           | Kariamangalam     | 3                                     | 30                                   |
|              |                      | Harur             | 5                                     | 48                                   |
| 2            | Erode                | Bhavani           | 4                                     | 37                                   |
|              |                      | Modakuruchi       | 4                                     | 37                                   |
| 3            | Nagapattinam         | Keelaiyur         | 3                                     | 39                                   |
|              |                      | Kilvelur          | 8                                     | 87                                   |
|              |                      | Mayiladuthurai    | 6                                     | 61                                   |
| 4            | Ramanathapuram       | R S Mangalam      | 5                                     | 47                                   |
|              |                      | Kadaladi          | 6                                     | 59                                   |
| 5            | Tiruchirapalli       | Lalgudi           | 6                                     | 56                                   |
|              |                      | Thottiyam         | 4                                     | 35                                   |
| 6            | Tiruvannamalai       | Tiruvannamalai    | 6                                     | 63                                   |
|              |                      | Jawadhu Hills     | 4                                     | 48                                   |
| 7            | Tiruvarur            | Mannargudi        | 6                                     | 60                                   |
|              |                      | Needamangalam     | 5                                     | 51                                   |
| 8            | Villupuram           | Vikravandi        | 5                                     | 50                                   |
|              |                      | Vanur             | 6                                     | 59                                   |
|              |                      | T.V. Nallur       | 5                                     | 50                                   |
| <b>Total</b> |                      |                   | <b>91</b>                             | <b>917</b>                           |

## Appendix 2.1

(Reference: Paragraph 2.4; Page 8)

## Tender violation in DRDAs

| Sl. No.      | District       | Description of Procurement made                              | Payments made in ₹ | Method of procurement           |
|--------------|----------------|--------------------------------------------------------------|--------------------|---------------------------------|
| 1            | Nagapattinam   | Panasonic KX-VC2000 video conferencing equipment             | 11,34,080          | Lowest of 3 Quotations received |
| 2            | Nagapattinam   | Panasonic KX-VC1000 video conferencing equipment             | 13,23,960          | Lowest of 3 quotations received |
| 3            | Dharmapuri     | Desktop, Laptop, Printers                                    | 17,88,600          | Lowest of 3 quotations received |
| 4            | Dharmapuri     | Computer, Laptop, Projector                                  | 11,73,700          | Lowest of 3 quotations received |
| 5            | Dharmapuri     | Computer, Printer, Scanner, Projector, Split AC, UPS etc.    | 12,56,876          | Lowest of 5 quotations received |
| 6            | Tiruvannamalai | Expenditure incurred towards purchase of furniture           | 11,56,754          | Lowest of 3 quotations received |
| 7            | Tiruvannamalai | Expenditure incurred towards purchase of Wireless Microphone | 18,01,259          | Lowest of 3 quotations received |
| 8            | Tiruvarur      | Flex Board installation (430 x 3)                            | 32,19,453          | Lowest of 3 quotations received |
| 9            | Tiruvarur      | Flex Board Installation (860)                                | 40,59,200          | Lowest of 3 quotations received |
| 10           | Tiruvarur      | Flex Board Installation                                      | 34,14,200          | Lowest of 5 quotations received |
| 11           | Tiruvarur      | Establishing Board for making Awareness About PMAY-G Scheme  | 2,39,27,568        | Lowest of 3 quotations received |
| <b>Total</b> |                |                                                              | <b>4,42,55,650</b> |                                 |

(Source: Records furnished by sampled district DRDAs)

Appendix 2.2

(Reference: Paragraph 2.4; Page 8)

Splitting up the purchase to avoid tender system

| Sl. No.      | Date of Payment | Vr. no. | Amount (₹)       | Items                 | Work / order awarded       | Date       |
|--------------|-----------------|---------|------------------|-----------------------|----------------------------|------------|
| 1            | 07/12/2017      | 1       | 6,51,378         | Flex Board - 261 Nos. | Saravana Engineering Works | 04/12/2017 |
| 2            | 21/12/2017      | 3       | 3,59,381         | Flex Board - 144 Nos. | Saravana Engineering Works | 15/12/2017 |
| <b>Total</b> |                 |         | <b>10,10,759</b> |                       |                            |            |
| 3            | 25/01/2018      | 19      | 3,59,381         | Flex Board - 144 Nos. | Saravana Engineering Works | 17/01/2018 |
| 4            | 25/01/2018      | 20      | 6,51,378         | Flex Board - 261 Nos. | Saravana Engineering Works | 18/01/2018 |
| <b>Total</b> |                 |         | <b>10,10,759</b> |                       |                            |            |
| 5            | 30/05/2018      | 5       | 5,96,750         | Flex Board - 155 Nos. | SF Associates              | 22/05/2018 |
| 6            | 30/05/2018      | 6       | 5,96,750         | Flex Board - 155 Nos. | SF Associates              | 29/05/2018 |
| <b>Total</b> |                 |         | <b>11,93,500</b> |                       |                            |            |
| 7            | 26/02/2019      | 30      | 6,77,840         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 8            | 26/02/2019      | 31      | 7,69,440         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 9            | 26/02/2019      | 32      | 9,89,280         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 10           | 26/02/2019      | 33      | 9,34,320         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 11           | 26/02/2019      | 34      | 9,89,280         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 12           | 26/02/2019      | 35      | 6,96,160         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 13           | 26/02/2019      | 36      | 5,31,280         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 14           | 26/02/2019      | 37      | 4,39,680         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 15           | 26/02/2019      | 38      | 4,94,640         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 16           | 26/02/2019      | 39      | 7,14,480         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| 17           | 26/02/2019      | 40      | 6,59,420         | Flex Board            | Sri Ravi Enterprises       | 26/02/2019 |
| <b>Total</b> |                 |         | <b>78,95,820</b> |                       |                            |            |
| 18           | 01/03/2019      | 41      | 8,96,196         | Ceramic tiles         | Saravana Engineering Works | 26/02/2019 |
| 19           | 01/03/2019      | 42      | 6,64,429         | Ceramic tiles         | Saravana Engineering Works | 26/02/2019 |
| 20           | 01/03/2019      | 43      | 7,94,954         | Ceramic tiles         | Saravana Engineering Works | 26/02/2019 |
| <b>Total</b> |                 |         | <b>23,55,579</b> |                       |                            |            |

| Sl. No.            | Date of Payment | Vr. no. | Amount             | Items                      | Work / order awarded       | Date       |
|--------------------|-----------------|---------|--------------------|----------------------------|----------------------------|------------|
| 21                 | 04/03/2019      | 48      | 8,43,750           | Printing of 6,250 handbook | Karur Computers & Printers | Mar-19     |
| 22                 | 04/03/2019      | 49      | 7,42,500           | Printing of 5,000 handbook | Karur Computers & Printers | 04/03/2019 |
| <i>Total</i>       |                 |         | <i>15,86,250</i>   |                            |                            |            |
| 23                 | 05/09/2020      | 74      | 5,38,626           | Interior work              | Shri Kandas Plywood        | 27/07/2020 |
| 24                 | 12/09/2020      | 75      | 3,95,536           | Interior work              | Shri Kandas Plywood        | 27/07/2020 |
| 25                 | 12/09/2020      | 76      | 2,50,352           | Interior work              | Shri Kandas Plywood        | 27/07/2020 |
| <i>Total</i>       |                 |         | <i>11,84,514</i>   |                            |                            |            |
| 26                 | 10/01/2018      | 8       | 3,22,500           | Computers and Accessories  | Sri Venkateswara Computers | 28/12/2017 |
| 27                 | 10/01/2018      | 9       | 4,48,475           | Computers and Accessories  | Sri Venkateswara Computers | 28/12/2017 |
| 28                 | 10/01/2018      | 10      | 2,55,450           | Computers and Accessories  | Sri Venkateswara Computers | 28/12/2017 |
| <i>Total</i>       |                 |         | <i>10,26,425</i>   |                            |                            |            |
| 29                 | 12/01/2018      | 12      | 95,338             | Computers and Accessories  | Image copies services      | 04/01/2018 |
| 30                 | 17/01/2018      | 13      | 3,90,528           | Computers and Accessories  | Image copies services      | 05/01/2018 |
| 31                 | 18/01/2018      | 14      | 3,90,528           | Computers and Accessories  | Image copies services      | 08/01/2018 |
| 32                 | 18/01/2018      | 15      | 4,94,504           | Computers and Accessories  | Image copies services      | 09/01/2018 |
| 33                 | 19/01/2018      | 16      | 4,94,504           | Computers and Accessories  | Image copies services      | 10/01/2018 |
| 34                 | 22/01/2018      | 17      | 4,94,504           | Computers and Accessories  | Image copies services      | 11/01/2018 |
| 35                 | 23/01/2018      | 18      | 1,95,264           | Computers and Accessories  | Image copies services      | 12/01/2018 |
| <i>Total</i>       |                 |         | <i>25,55,170</i>   |                            |                            |            |
| <b>Grand Total</b> |                 |         | <b>1,98,18,776</b> |                            |                            |            |

(Source: Records furnished by Blocks)

Appendix 2.3

(Reference: Paragraph 2.5 Page 9)

RCC roof cost - Average balance in the account

(In ₹)

| Sl. No.                                                          | Sampled Blocks | CB as on 31/03/2018 | CB as on 31/03/2019 | CB as on 31/03/2020 | CB as on 31/03/2021 | Average CB   |
|------------------------------------------------------------------|----------------|---------------------|---------------------|---------------------|---------------------|--------------|
| 1                                                                | Bhavani        | 27,71,570           | 21,37,041           | 29,07,475           | 3,93,056            | 20,52,286    |
| 2                                                                | Harur          | -                   | 3,26,86,412         | 4,33,16,002         | 6,17,80,794         | 3,44,45,802  |
| 3                                                                | Jawadu Hills   | 5,34,503            | 5,43,880            | 2,55,37,648         | 3,15,70,513         | 1,45,46,636  |
| 4                                                                | Kadaladi       | 56,71,829           | 2,17,19,026         | 1,79,48,347         | 46,07,981           | 1,24,86,796  |
| 5                                                                | Karimangalam   | 45,47,700           | 2,15,43,455         | 2,29,61,161         | 2,12,17,535         | 1,75,67,463  |
| 6                                                                | Keelaiyur      | 17,69,123           | 11,47,501           | 1,41,73,829         | 3,99,61,792         | 1,42,63,061  |
| 7                                                                | Kilvelur       | 40,52,520           | 81,18,768           | 25,97,770           | 1,20,89,034         | 67,14,523    |
| 8                                                                | Lalgudi        | 1,33,243            | 66,94,994           | 9,68,720            | 36,51,807           | 28,62,191    |
| 9                                                                | Mannargudi     | 59,15,227           | 55,33,686           | 33,16,408           | 27,13,124           | 43,69,611    |
| 10                                                               | Mayiladuthurai | 25,55,097           | 1,06,33,940         | 1,41,31,839         | 4,39,13,165         | 1,78,08,510  |
| 11                                                               | Modakurichi    | 69,22,473           | 80,02,822           | 49,14,493           | 8,69,488            | 51,77,319    |
| 12                                                               | Needamangalam  | 56,90,008           | 29,69,340           | 18,43,590           | 42,81,958           | 36,96,224    |
| 13                                                               | RS Mangalam    | 1,24,40,394         | 1,22,14,001         | 48,65,761           | 24,83,326           | 80,00,871    |
| 14                                                               | Thottiyam      | 10,56,400           | 96,86,449           | 59,26,674           | 2,38,71,664         | 1,01,35,297  |
| 15                                                               | TV Nallur      | -                   | -                   | 20,60,121           | 38,11,541           | 29,35,831    |
| 16                                                               | Tiruvannamalai | 1,26,36,900         | 1,36,99,349         | 2,12,28,562         | 1,77,60,965         | 1,63,31,444  |
| 17                                                               | Vanur          | -                   | -                   | 11,65,056           | 13,20,132           | 6,21,297     |
| 18                                                               | Vikravandi     | -                   | -                   | 20,60,121           | 38,11,541           | 14,67,916    |
| Block total (in ₹)                                               |                | 6,66,96,987         | 15,73,30,664        | 19,19,23,577        | 28,01,09,416        | 17,40,15,161 |
| Block total (₹ in crore)                                         |                | 6.67                | 15.73               | 19.19               | 28.01               | 17.40        |
| Average CB in the RCC Account in the sampled Blocks (₹ in crore) |                |                     |                     |                     |                     | 0.97         |

(Source: Records furnished by sampled Blocks)

### Appendix 3.1

(Reference: Paragraph 3.2; Page 17)

#### Criteria for Automatic Inclusion

- 1 Households without shelter
- 2 Destitute / living on alms
- 3 Manual scavengers
- 4 Primitive Tribal Groups
- 5 Legally released bonded labourer

#### Exclusion Process

**Step 1:** Exclusion of pucca houses- All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out.

**Step 2:** Automatic Exclusion- From the remaining set of households, all households fulfilling any one of the 13 parameters listed below are automatically excluded:-

- 1 Motorised two/three/four wheeler/ fishing boat
- 2 Mechanised three/ four wheeler agricultural equipment
- 3 Kisan Credit Card with credit limit of ₹ 50,000 or above
- 4 Household with any member as a Government employee
- 5 Households with non-agricultural enterprises registered with the Government
- 6 Any member of the family earning more than ₹ 10,000 per month
- 7 Paying income tax
- 8 Paying professional tax
- 9 Own a refrigerator
- 10 Own landline phone
- 11 Own 2.5 acres or more of irrigated land with at least one irrigation equipment
- 12 Five acres or more of irrigated land for two or more crop seasons
- 13 Owning at least 7.5 acres of land or more with at least one irrigation equipment



Appendix 3.2

(Reference: Paragraph 3.5.1; Page 22)

(A) Rejection of households from SECC

| Automatic Inclusion | Other           | SC/ST           | Total           | SC/ST<br>(in per cent) |
|---------------------|-----------------|-----------------|-----------------|------------------------|
| AI (I1)             | 581             | 227             | 808             | 28                     |
| AI (I2)             | 157             | 74              | 231             | 32                     |
| AI (I3)             | 2               | 2               | 4               | 50                     |
| AI (I4)             | 36              | 4,423           | 4,459           | 99                     |
| AI (I5)             | 21              | 3               | 24              | 13                     |
| <b>Total AI</b>     | <b>797</b>      | <b>4,729</b>    | <b>5,526</b>    | <b>86</b>              |
| Other HH            | 2,89,746        | 1,82,895        | 4,72,641        | 39                     |
| <b>Total</b>        | <b>2,90,543</b> | <b>1,87,624</b> | <b>4,78,167</b> | <b>39</b>              |

(B) Rejection of households from SECC - blanks/ without valid reasons

| AI and Other HH | Other         | SC            | ST           | SC/ST         | Total         | SC/ST<br>(in per cent) |
|-----------------|---------------|---------------|--------------|---------------|---------------|------------------------|
| AI (I1)         | 113           | 23            | 9            | 32            | 145           | 22                     |
| AI (I2)         | 11            | 1             |              | 1             | 12            | 8                      |
| AI (I4)         |               |               | 496          | 496           | 496           | 100                    |
| AI (I5)         |               | 1             | 1            | 2             | 2             | 100                    |
| <b>AI Total</b> | <b>124</b>    | <b>25</b>     | <b>506</b>   | <b>531</b>    | <b>655</b>    | <b>81</b>              |
| Other HH        | 32,883        | 22,713        | 1,535        | 24,248        | 57,131        | 42                     |
| <b>Total</b>    | <b>33,007</b> | <b>22,738</b> | <b>2,041</b> | <b>24,779</b> | <b>57,786</b> | <b>43</b>              |

(Source: AwaasSoft data analysis by Audit)

## Appendix 3.3

(Reference: Paragraph 3.6; Page 23)

## District wise analysis of PWL against SECC data

| Sl. No.                | District        | SECC             | PWL             | PMAY-G Houses   |                 |                 |
|------------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|
|                        |                 |                  |                 | Sanctioned      | Completed       | Incomplete      |
| 1                      | Ariyalur        | 52,996           | 30,382          | 19,918          | 6,625           | 13,293          |
| 2                      | Coimbatore      | 15,756           | 2,355           | 2,263           | 2,091           | 172             |
| 3                      | Cuddalore       | 1,27,632         | 48,700          | 34,317          | 9,205           | 25,112          |
| 4                      | Dharmapuri      | 47,355           | 19,680          | 17,619          | 10,038          | 7,581           |
| 5                      | Dindigul        | 31,753           | 3,643           | 3,240           | 2,858           | 382             |
| 6                      | Erode           | 33,368           | 5,113           | 5,051           | 5,006           | 45              |
| 7                      | Kancheepuram    | 70,302           | 33,174          | 26,553          | 21,254          | 5,299           |
| 8                      | Kanniyakumari   | 13,353           | 3,086           | 1,537           | 1,342           | 195             |
| 9                      | Karur           | 13,442           | 3,057           | 3,057           | 2,373           | 684             |
| 10                     | Krishnagiri     | 45,306           | 11,833          | 9,243           | 7,463           | 1,780           |
| 11                     | Madurai         | 25,465           | 6,885           | 6,148           | 4,231           | 1,917           |
| 12                     | Nagapattinam    | 1,01,079         | 61,430          | 42,800          | 19,336          | 23,464          |
| 13                     | Namakkal        | 24,076           | 5,849           | 5,469           | 4,489           | 980             |
| 14                     | Perambalur      | 21,356           | 7,748           | 7,442           | 4,464           | 2,978           |
| 15                     | Pudukkottai     | 51,977           | 25,430          | 18,312          | 9,949           | 8,363           |
| 16                     | Ramanathapuram  | 43,311           | 15,636          | 15,494          | 7,168           | 8,326           |
| 17                     | Salem           | 62,315           | 25,754          | 23,139          | 12,246          | 10,893          |
| 18                     | Sivaganga       | 23,125           | 8,061           | 7,137           | 5,104           | 2,033           |
| 19                     | Thanjavur       | 1,06,097         | 39,625          | 33,035          | 17,782          | 15,253          |
| 20                     | The Nilgiris    | 5,282            | 1,439           | 1,374           | 823             | 551             |
| 21                     | Theni           | 4,386            | 1,641           | 1,066           | 894             | 172             |
| 22                     | Thiruvallur     | 52,767           | 16,498          | 14,137          | 10,199          | 3,938           |
| 23                     | Thiruvarur      | 92,126           | 47,159          | 31,423          | 14,756          | 16,667          |
| 24                     | Thoothukkudi    | 32,422           | 7,241           | 4,572           | 3,282           | 1,290           |
| 25                     | Tiruchirappalli | 52,683           | 15,892          | 15,111          | 9,731           | 5,380           |
| 26                     | Tirunelveli     | 36,391           | 14,485          | 11,300          | 8,439           | 2,861           |
| 27                     | Tiruppur        | 17,436           | 3,229           | 3,030           | 2,861           | 169             |
| 28                     | Tiruvannamalai  | 87,119           | 31,468          | 28,839          | 18,531          | 10,308          |
| 29                     | Vellore         | 94,046           | 33,917          | 27,029          | 18,873          | 8,156           |
| 30                     | Viluppuram      | 1,67,813         | 92,339          | 84,669          | 35,545          | 49,124          |
| 31                     | Virudhunagar    | 33,762           | 5,626           | 4,317           | 2,992           | 1,325           |
| 32                     | Blank/Junk      | 145              |                 |                 |                 |                 |
| <b>Total</b>           |                 | <b>15,86,297</b> | <b>6,28,375</b> | <b>5,08,641</b> | <b>2,79,950</b> | <b>2,28,691</b> |
| <b>Total (in lakh)</b> |                 | <b>15.86</b>     | <b>6.28</b>     | <b>5.09</b>     | <b>2.80</b>     | <b>2.29</b>     |

(Source: AwaasSoft data analysis by Audit)

### Appendix 4.1

(Reference: Paragraph 4.1.1; Page 29)

#### Replacement of original beneficiary with ineligible person-illustrative case


Household headed by V AMMASI VELAYUTHAM (PMAY-G ID 1514619). Other member is shown as 'UNKNOWN'

| State:<br>TAMIL NADU                      |                     | PMAYID:<br>1514619 |             |            |          |
|-------------------------------------------|---------------------|--------------------|-------------|------------|----------|
| <a href="#">Get Family Member Details</a> |                     |                    |             |            |          |
| AHL_TIN                                   | Name                | Father_Name        | Mother_Name | DOB        | Relation |
| 2933170020027000008810084002              | UNKNOWN             | UNKNOWN            | UNKNOWN     | 1965-00-00 | UNKNOWN  |
| 2933170020027000008810084001              | V AMMASI VELAYUTHAM | VELAYUTHAM         | PATTAMMAL   | 1955-00-00 | HEAD     |

Sanction order shows that the house has been allotted to Senthil under the same PMAY-G ID. Member id which is equivalent with AHL number in PWL is shown as 002. As per PWL details given in figure 1, the details are unknown against member ID 002.

| Beneficiary Details                         |            |                            |                         |
|---------------------------------------------|------------|----------------------------|-------------------------|
| State: TAMIL NADU                           |            |                            |                         |
| District: NAGAPATTINAM                      |            |                            |                         |
| Block: MAYILADUTHURAI                       |            |                            |                         |
| Panchayat: KORKAI                           |            |                            |                         |
| Village: KORUKKAI                           |            |                            |                         |
| <b>Beneficiary Name: SENTHIL(TN1514619)</b> |            |                            |                         |
| Personal Details                            |            |                            |                         |
| Father/Husband Name:                        | UNKNOWN    | Gender:                    | Male                    |
| Category:                                   | SC         | Whether Minority:          | N                       |
| Date of Birth:                              | 1955-00-00 | Age at time of Survey:     | 32                      |
| No. Of Family Member:                       |            | House Allotted to:         | Man                     |
| <b>Member Id No.:</b>                       | 002        | House Hold No.:            | 0084                    |
| Registration Financial Year:                | 2017-2018  | <b>Nrega Job Card No.:</b> | TN-14-007-020-020/239-A |
| SBM No.:                                    | 1252       | House Status:              | Completed               |

The linked MGNREGS Job card shows that Senthil is not related to original beneficiary as the family member details in Job card does not match with that of PWL. Also, the original beneficiary belongs to SC category while Senthil does not.

| Job card                                                   |                         |                                                                                       |       |                     |
|------------------------------------------------------------|-------------------------|---------------------------------------------------------------------------------------|-------|---------------------|
| MAHATMA GANDHINATIONAL RURAL EMPLOYMENT GUARANTEE ACT      |                         |                                                                                       |       |                     |
| Job card No.:                                              | TN-14-007-020-020/239-A | Family Id:                                                                            | 239-A |                     |
| Name of Head of Household:                                 | SELVARASU               |  |       |                     |
| Name of Father/Husband:                                    | THANGAVEL               |                                                                                       |       |                     |
| Category:                                                  | OTH                     |                                                                                       |       |                     |
| Date of Registration:                                      | 5/30/2007               |                                                                                       |       |                     |
| Address:                                                   | 238                     |                                                                                       |       |                     |
| Villages:                                                  | Korkai                  |                                                                                       |       |                     |
| Panchayat:                                                 | KORKAI                  |                                                                                       |       |                     |
| Block:                                                     | MAYILADUTHURAI          |                                                                                       |       |                     |
| District:                                                  | NAGAPATTINAM(தமிழ்நாடு) |                                                                                       |       |                     |
| Whether BPL Family:                                        | NO                      | Family Id:                                                                            | 239-A |                     |
| Epic No.:                                                  |                         |                                                                                       |       |                     |
| Details of the Applicants of the household willing to work |                         |                                                                                       |       |                     |
| S.No                                                       | Name of Applicant       | Gender                                                                                | Age   | Bank/Postoffice     |
| 1                                                          | SELVARASU               | Male                                                                                  | 55    |                     |
| 2                                                          | SENTHIL                 | Male                                                                                  | 32    | State Bank of India |
| 3                                                          | ANITHA                  | Female                                                                                | 45    | State Bank of India |

In the above case, it was found during JPV that name of original beneficiary viz., Ammasi velayutham (PMAY-G ID TN 1514619) was found replaced with the name 'Senthil', who constructed a house, while the original beneficiary Ammasi velayutham continued to live in his dilapidated hut.

## Appendix 4.2

(Reference: Paragraph 4.1.1; Page 29)

## Loss due to sanction of PMAY-G houses to ineligible households

(₹ in lakh)

| Sl. No. | District                 | Block                  | Number of ineligible households | Instalment amount paid <sup>#</sup> | Committed liability to Government | Total loss      |
|---------|--------------------------|------------------------|---------------------------------|-------------------------------------|-----------------------------------|-----------------|
| 1       | Erode                    | Bhavani                | 40                              | 74.20                               | 0.00                              | 74.20           |
| 2       | Erode                    | Modakurichi            | 14                              | 23.80                               | 0.00                              | 23.80           |
| 3       | Nagapattinam             | Kilvelur               | 590                             | 650.46                              | 393.88                            | 1,044.34        |
| 4       | Nagapattinam             | Keelaiyur              | 41                              | 38.18                               | 32.74                             | 70.92           |
| 5       | Nagapattinam             | Mayiladuthurai         | 124                             | 114.51                              | 102.98                            | 217.49          |
| 6       | Tiruvannamalai           | Tiruvannamalai         | 159                             | 192.98                              | 97.76                             | 290.74          |
| 7       | Tiruvannamalai           | Jawadhu Hills          | 4                               | 5.18                                | 2.00                              | 7.18            |
| 8       | Tiruvarur                | Mannargudi             | 9                               | 3.94                                | 11.36                             | 15.30           |
|         | <i>Total</i>             | <i>Sampled Blocks</i>  | <i>981</i>                      | <i>1,103.25</i>                     | <i>640.72</i>                     | <i>1,743.97</i> |
| 9       | 27 non-sampled Districts | 125 non-sampled Blocks | 566*                            | 620.45                              | 387.18                            | 1,007.63        |
|         | <b>Grand Total</b>       |                        | <b>1,547</b>                    | <b>1,723.70</b>                     | <b>1,027.90</b>                   | <b>2,751.60</b> |

# MGNREGS wages included

\* Out of 595 cases verified i.e. 10 per cent of 5,949 cases of similar sanctions from non-sampled (Source: Records of sampled Blocks and AwaasSoft data provided by MoRD )

Appendix 4.3

(Reference: Paragraph 4.1.2; Page 30)

Sanctions to 'UNKNOWN' and payments made to ineligible person-illustrative case

Sanction data (AwaasSoft - H1 data) with linked bank account at the time of registration

| Registration No. | Name of the Beneficiary | Father/ Husband Name | Mother Name | Category | Account No. |
|------------------|-------------------------|----------------------|-------------|----------|-------------|
| TN1825895        | UNKNOWN                 | UNKNOWN              | PONNIYAMMAL | SC       | XXXXX8479   |

Registration data showing the name of the allottee beneficiary "SANGUNTHALA" and name of the bank account holder "Nagammal"

| Reg.No.   | Beneficiary Name | Allottee_Ben_Name | App_Name_Bank PO | Beneficiary_Name_PFMS |
|-----------|------------------|-------------------|------------------|-----------------------|
| TN1825895 | UNKNOWN          | SANGUNTHALA       | Nagammal         | NAGAMMAL .D.          |

SECC family member details corresponding to PMAY-G ID. Allottee name "SANGUNTHALA" available

| AHL_TIN                       | Name          | Father_Name    | Mother_Name   | DOB        | Relation       | pmayid |
|-------------------------------|---------------|----------------|---------------|------------|----------------|--------|
| 47330600400490000015400063009 | DEVA GOPAL    | GOPAL DHANAPAL | KALPANA GOPAL | 2005-00-00 | SON'S SON      |        |
| 45330600400490000015400063008 | SANJANA GOPAL | GOPAL DHANAPAL | KALPANA GOPAL | 2004-00-00 | SON'S DAUGHTER |        |
| 45330600400490000015400063007 | UNKNOWN       | UNKNOWN        | UNKNOWN       | 1985-00-00 | UNKNOWN        |        |
| 45330600400490000015400063006 | UNKNOWN       | UNKNOWN        | UNKNOWN       | 1980-00-00 | UNKNOWN        |        |
| 45330600400490000015400063001 | SANGUNTHALA   | PICHAMUTHU     | PONNIYAMMAL   | 1945-00-00 | HEAD           |        |

FTO payment details

| REG_NO    | APPLICANT_NAME | AC_CR     | AMOUNT |
|-----------|----------------|-----------|--------|
| TN1825895 | Nagammal       | *****8479 | 26715  |
| TN1825895 | Nagammal       | *****8479 | 26029  |
| TN1825895 | Nagammal       | *****8479 | 40575  |
| TN1825895 | Nagammal       | *****8479 | 26681  |

## Appendix 4.4

(Reference: Paragraph 4.1.2; Page 30)

## Sanctions in the name of 'UNKNOWN' and payments to ineligible persons

(₹ in lakh)

| Sl. No. | District                               | Number of ineligible cases | Amount paid <sup>3</sup> | Committed liability | Total loss      |
|---------|----------------------------------------|----------------------------|--------------------------|---------------------|-----------------|
| 1       | Dharmapuri                             | 298                        | 261.56                   | 254.89              | 516.45          |
| 2       | Erode                                  | 11                         | 19.46                    | 0.00                | 19.46           |
| 3       | Nagapattinam                           | 8                          | 5.03                     | 8.57                | 13.60           |
| 4       | Ramanathapuram                         | 56                         | 31.29                    | 65.18               | 96.47           |
| 5       | Tiruvannamalai                         | 2                          | 2.4                      | 1.00                | 3.40            |
| 6       | Tiruvarur                              | 25                         | 22.63                    | 21.10               | 43.73           |
| 7       | Villupuram                             | 293                        | 278.45                   | 239.48              | 517.93          |
|         | <b>Total</b>                           | <b>693</b>                 | <b>620.82</b>            | <b>590.22</b>       | <b>1,211.04</b> |
| 8       | Other non-sampled Districts/<br>Blocks | 114 <sup>4</sup>           | 113.70                   | 86.24               | 199.94          |
|         | <b>Grand Total</b>                     | <b>807</b>                 | <b>734.52</b>            | <b>676.46</b>       | <b>1,410.98</b> |

(Source: Records of sampled Blocks and AwaasSoft data provided by MoRD)

<sup>3</sup> MGNREGS wages included.


<sup>4</sup> Analysis of sanction data across the State revealed out of 1,229 unknown sanction cases in the State, Audit verified 123 (10 per cent) of the above cases and 114 were found ineligible.

### Appendix 4.5

(Reference: Paragraph 4.1.3 (iv); Page 32)

#### Sanction and payment made to ineligible person

**Sanction order in the name of PARVATHAM DEVARAJ (PMAY-G ID TN1373064)**

| Beneficiary Details                            |                                                                                     |
|------------------------------------------------|-------------------------------------------------------------------------------------|
| State: TAMIL NADU                              |  |
| District: ERODE                                |                                                                                     |
| Block: MODAKKURICHI                            |                                                                                     |
| Panchayat: ELUMATHUR                           |                                                                                     |
| Village: ELUMATHUR                             |                                                                                     |
| Beneficiary Name: PARVATHAM DEVARAJ(TN1373064) |                                                                                     |
| Personal Details                               |                                                                                     |
| Father/Husband Name: KARUPPANAN                | Gender: Female                                                                      |
| Category: Other                                | Whether Minority: N                                                                 |
| Date of Birth: 1961-00-00                      | Age at time of Survey: 51                                                           |
| No. Of Family Member:                          | House Allotted to: Woman-Married                                                    |
| Member Id No.: 001                             | House Hold No.: 0064                                                                |
| Registration Financial Year: 2016-2017         | Nrega Job Card No.: TN-10-002-003-003/219-A                                         |
| SBM No.: 0                                     | House Status: Completed                                                             |

**AwaasSoft H1 data showing linked bank account**

| Panchayat | Reg No.   | Beneficiary Name  | Father/Husband | Mother Name    | Account No. |
|-----------|-----------|-------------------|----------------|----------------|-------------|
| ELUMATHUR | TN1373064 | PARVATHAM DEVARAJ | KARUP-PANAN    | KULANTHA-YAMMA | XXXXXX7880  |

**Registration Data showing the name of the allottee beneficiary "PARVATHAM DEVARAJ" and name of the Bank Account holder "Paruvatham"**

| REG_NO    | BENEFICIAR Y_NAME | ALLOTTEE_BEN _NAME | APP_NAME _BANKPO | BENEFICIARY_NA ME_PFMS |
|-----------|-------------------|--------------------|------------------|------------------------|
| TN1373064 | PARVATHAM DEVARAJ | PARVATHAM DEVARAJ  | paruvatham       | T PARUVATHAM           |

**FTO payment details - First instalment was paid to original beneficiary and subsequent instalments were paid to ineligible person**

| Reg_No    | Beneficiary Name | Bank Account No. | Amount released (₹) |
|-----------|------------------|------------------|---------------------|
| TN1373064 | Parvatham        | *****3900        | 26029.0             |
| TN1373064 | Paruvatham       | *****7880        | 26681.0             |
| TN1373064 | Paruvatham       | *****7880        | 40575.0             |
| TN1373064 | Paruvatham       | *****7880        | 26715.0             |

**SECC Family member Details**

| Name              | Father_Name | Mother_Name   | DOB        | Relation |
|-------------------|-------------|---------------|------------|----------|
| PARVATHAM DEVARAJ | KARUPPANAN  | KULANTHAYAMMA | 1961-00-00 | WIFE     |

FTO details shows that bank account was changed to another person having similar name. JPV proved that both persons were different

**Appendix 4.6**  
(Reference: Paragraph 4.1.4; Page 33)

**Junk values in SECC data**

| District Name      | AHL TIN kept blank<br>(No. of Beneficiaries) | Father Name (Blank, Unknown<br>and without Meaning)*<br>(No. of Beneficiaries) | Mother Name (Blank, Unknown<br>and without Meaning)**<br>(No. of Beneficiaries) | Relation captured in<br>SECC Family details<br>(Types of Relation)# | Differently spelt/blank/<br>meaningless Occupation##<br>(No. of Beneficiaries) | Blank and meaningless<br>reasons for Rejection@<br>(No. of Beneficiaries rejected) | Blank,misspelt and meaningless<br>Appellate Committee reasons@@<br>No. of Beneficiaries rejected) |
|--------------------|----------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Ariyalur           | 15                                           | 5,044                                                                          | 5,941                                                                           | 55                                                                  | 4,766                                                                          | 37                                                                                 | 1                                                                                                 |
| Coimbatore         | 2                                            | 1,911                                                                          | 2,185                                                                           | 79                                                                  | 299                                                                            | -                                                                                  | -                                                                                                 |
| Cuddalore          | 15                                           | 17,214                                                                         | 19,885                                                                          | 45                                                                  | 15,291                                                                         | 8,907                                                                              | 25                                                                                                |
| Dharmapuri         | 15                                           | 4,755                                                                          | 5,565                                                                           | 77                                                                  | 592                                                                            | -                                                                                  | 355                                                                                               |
| Dindigul           | 12                                           | 4,600                                                                          | 5,166                                                                           | 76                                                                  | 3,706                                                                          | 250                                                                                | -                                                                                                 |
| Erode              | 4                                            | 4,411                                                                          | 4,991                                                                           | 45                                                                  | 4,083                                                                          | 3,644                                                                              | 50                                                                                                |
| Kancheepuram       | 33                                           | 13,045                                                                         | 14,038                                                                          | 34                                                                  | 12,757                                                                         | 2,871                                                                              | -                                                                                                 |
| Kanniyakumari      | 2                                            | 4,728                                                                          | 4,865                                                                           | 20                                                                  | 297                                                                            | -                                                                                  | -                                                                                                 |
| Karur              | 3                                            | 1,634                                                                          | 1,960                                                                           | 12                                                                  | 1,404                                                                          | 868                                                                                | 690                                                                                               |
| Krishnagiri        | 17                                           | 4,775                                                                          | 5,548                                                                           | 33                                                                  | 626                                                                            | -                                                                                  | 2                                                                                                 |
| Madurai            | 73                                           | 3,124                                                                          | 3,455                                                                           | 18                                                                  | 262                                                                            | -                                                                                  | 2                                                                                                 |
| Nagapattinam       | 19                                           | 10,861                                                                         | 12,375                                                                          | 58                                                                  | 10,289                                                                         | 298                                                                                | 662                                                                                               |
| Namakkal           | 27                                           | 2,986                                                                          | 3,343                                                                           | 33                                                                  | 2,670                                                                          | 1,924                                                                              | -                                                                                                 |
| Perambalur         | 5                                            | 2,375                                                                          | 2,678                                                                           | 38                                                                  | 2,022                                                                          | 4,727                                                                              | -                                                                                                 |
| Pudukkottai        | 298                                          | 5,910                                                                          | 6,880                                                                           | 105                                                                 | 576                                                                            | -                                                                                  | 17                                                                                                |
| Ramanathapuram     | 31                                           | 4,178                                                                          | 4,854                                                                           | 67                                                                  | 385                                                                            | -                                                                                  | -                                                                                                 |
| Salem              | 11                                           | 7,063                                                                          | 8,028                                                                           | 85                                                                  | 6,138                                                                          | 2,449                                                                              | 3                                                                                                 |
| Sivaganga          | 5                                            | 2,763                                                                          | 3,254                                                                           | 51                                                                  | 216                                                                            | -                                                                                  | 2                                                                                                 |
| Thanjavur          | 21                                           | 13,580                                                                         | 14,898                                                                          | 60                                                                  | 1,110                                                                          | -                                                                                  | 2                                                                                                 |
| The Nilgiris       | Nil                                          | 623                                                                            | 719                                                                             | 40                                                                  | 580                                                                            | 32                                                                                 | 133                                                                                               |
| Theni              | Nil                                          | 411                                                                            | 458                                                                             | 39                                                                  | 70                                                                             | -                                                                                  | -                                                                                                 |
| Thiruvallur        | 32                                           | 10,549                                                                         | 11,390                                                                          | 6                                                                   | 9,986                                                                          | 2,332                                                                              | 5                                                                                                 |
| Thiruvarur         | 36                                           | 7,946                                                                          | 9,299                                                                           | 49                                                                  | 7,385                                                                          | 8,052                                                                              | 8                                                                                                 |
| Thoothukudi        | 1                                            | 3,921                                                                          | 4,180                                                                           | 47                                                                  | 597                                                                            | -                                                                                  | -                                                                                                 |
| Tiruchirappalli    | 10                                           | 6,969                                                                          | 8,128                                                                           | 32                                                                  | 6,163                                                                          | 90                                                                                 | -                                                                                                 |
| Tirunelveli        | 37                                           | 4,186                                                                          | 4,577                                                                           | 44                                                                  | 748                                                                            | 11                                                                                 | 1                                                                                                 |
| Tiruppur           | 1                                            | 2,314                                                                          | 2,621                                                                           | 2                                                                   | 436                                                                            | -                                                                                  | 1                                                                                                 |
| Tiruvannamalai     | 48                                           | 10,540                                                                         | 12,385                                                                          | 27                                                                  | 9,087                                                                          | 3,939                                                                              | 3                                                                                                 |
| Vellore            | 161                                          | 10,883                                                                         | 12,418                                                                          | 14                                                                  | 10,353                                                                         | 294                                                                                | 305                                                                                               |
| Viluppuram         | 69                                           | 19,479                                                                         | 23,235                                                                          | 22                                                                  | 17,045                                                                         | 1,122                                                                              | 205                                                                                               |
| Virudhunagar       | 9                                            | 4,861                                                                          | 5,103                                                                           | 29                                                                  | 455                                                                            | -                                                                                  | -                                                                                                 |
| <b>Grand Total</b> | <b>1,012</b>                                 | <b>1,97,639</b>                                                                | <b>2,24,422</b>                                                                 | <b>1,342</b>                                                        | <b>1,30,394</b>                                                                | <b>41,847</b>                                                                      | <b>2,472</b>                                                                                      |

\* Father name given as "aaa", "yyy", "Nil" etc.

\*\* Mother name given as "YYY", "XXX", "Nil", "bvgf" etc.

# Relation such as "Wife in law", "neighbour" etc., have been captured

## Occupation such as [-], 5<sup>th</sup> Std, "V"

have been entered

@ Reasons such fh,G,W have been used for rejection

@@ Appellate Committee reasons such as W, R, LD etc., have been given

(Source: Data analysis of MoRD data by Audit)



Appendix 4.7

(Reference: Paragraph 4.2.1; Page 35)

District wise houses completed and incomplete

| Sl. No. | District        | Sanctioned      | Completed       | Percentage   | Incomplete      | Percentage   |
|---------|-----------------|-----------------|-----------------|--------------|-----------------|--------------|
| 1       | Ariyalur        | 19,918          | 6,625           | 33.26        | 13,293          | 66.74        |
| 2       | Coimbatore      | 2,263           | 2,091           | 92.40        | 172             | 7.60         |
| 3       | Cuddalore       | 34,317          | 9,205           | 26.82        | 25,112          | 73.18        |
| 4       | Dharmapuri      | 17,619          | 10,038          | 56.97        | 7,581           | 43.03        |
| 5       | Dindigul        | 3,240           | 2,858           | 88.21        | 382             | 11.79        |
| 6       | Erode           | 5,051           | 5,006           | 99.11        | 45              | 0.89         |
| 7       | Kanchipuram     | 26,553          | 21,254          | 80.04        | 5,299           | 19.96        |
| 8       | Kanniyakumari   | 1,537           | 1,342           | 87.31        | 195             | 12.69        |
| 9       | Karur           | 3,057           | 2,373           | 77.63        | 684             | 22.37        |
| 10      | Krishnagiri     | 9,243           | 7,463           | 80.74        | 1,780           | 19.26        |
| 11      | Madurai         | 6,148           | 4,231           | 68.82        | 1,917           | 31.18        |
| 12      | Nagapattinam    | 42,800          | 19,336          | 45.18        | 23,464          | 54.82        |
| 13      | Namakkal        | 5,469           | 4,489           | 82.08        | 980             | 17.92        |
| 14      | Perambalur      | 7,442           | 4,464           | 59.98        | 2,978           | 40.02        |
| 15      | Pudukkottai     | 18,312          | 9,949           | 54.33        | 8,363           | 45.67        |
| 16      | Ramanathapuram  | 15,494          | 7,168           | 46.26        | 8,326           | 53.74        |
| 17      | Salem           | 23,139          | 12,246          | 52.92        | 10,893          | 47.08        |
| 18      | Sivagangai      | 7,137           | 5,104           | 71.51        | 2,033           | 28.49        |
| 19      | Thanjavur       | 33,035          | 17,782          | 53.83        | 15,253          | 46.17        |
| 20      | The Nilgiris    | 1,374           | 823             | 59.90        | 551             | 40.10        |
| 21      | Theni           | 1,066           | 894             | 83.86        | 172             | 16.14        |
| 22      | Thoothukkudi    | 4,572           | 3,282           | 71.78        | 1,290           | 28.22        |
| 23      | Tiruchirappalli | 15,111          | 9,731           | 64.40        | 5,380           | 35.60        |
| 24      | Tirunelveli     | 11,300          | 8,439           | 74.68        | 2,861           | 25.32        |
| 25      | Tiruppur        | 3,030           | 2,861           | 94.42        | 169             | 5.58         |
| 26      | Tiruvallur      | 14,137          | 10,199          | 72.14        | 3,938           | 27.86        |
| 27      | Tiruvannamalai  | 28,839          | 18,531          | 64.26        | 10,308          | 35.74        |
| 28      | Tiruvarur       | 31,423          | 14,756          | 46.96        | 16,667          | 53.04        |
| 29      | Vellore         | 27,029          | 18,873          | 69.83        | 8,156           | 30.17        |
| 30      | Villupuram      | 84,669          | 35,545          | 41.98        | 49,124          | 58.02        |
| 31      | Virudhunagar    | 4,317           | 2,992           | 69.31        | 1,325           | 30.69        |
|         | <b>Total</b>    | <b>5,08,641</b> | <b>2,79,950</b> | <b>55.04</b> | <b>2,28,691</b> | <b>44.96</b> |

(Source: Data analysis of MoRD data by Audit)

## Appendix 4.8

(Reference: Paragraph 4.2.3; Page 37)

## Statement showing the details of not started houses even after receipt of first/second instalments

| Name of the District                 | Year of sanction |              |              |              |
|--------------------------------------|------------------|--------------|--------------|--------------|
|                                      | 2016-17          | 2017-18      | 2018-19      | 2019-20      |
| Dharmapuri                           | 344              | 191          | 93           | 109          |
| Tiruvarur                            | 3,102            | 1,963        | 761          | 215          |
| Ramanathapuram                       | 655              | 224          | 83           | 60           |
| Nagapattinam                         | 2,478            | 3,418        | 1,147        | 1,261        |
| Tiruvannamalai                       | 82               | 20           | 2            | 0            |
| Tiruchirapalli                       | 282              | 223          | 39           | 35           |
| Villupuram                           | 2,902            | 1,676        | 99           | 47           |
| <b>Total</b>                         | <b>9,845</b>     | <b>7,715</b> | <b>2,224</b> | <b>1,727</b> |
| <b>Total number of beneficiaries</b> | <b>21,511</b>    |              |              |              |

(Source: Records furnished by DRDAs of sampled districts)

**Appendix 5.1**  
**(Reference: Paragraph 5.3.1; Page 43)**  
**Misrepresentation of photos**

| Sl. No.      | District       | Block          | Number of cases identified |
|--------------|----------------|----------------|----------------------------|
| 1            | Erode          | Bhavani        | 27                         |
| 2            | Erode          | Modakuruchi    | 14                         |
| 3            | Nagapattinam   | Kilvelur       | 163                        |
| 4            | Nagapattinam   | Keelaiyur      | 20                         |
| 5            | Nagapattinam   | Mayiladuthurai | 51                         |
| 6            | Ramanathapuram | R S Mangalam   | 11                         |
| 7            | Tiruchirapalli | Lalgudi        | 1                          |
| 8            | Tiruvannamalai | Tiruvannamalai | 51                         |
| 9            | Tiruvannamalai | Jawadhu Hills  | 5                          |
| 10           | Tiruvarur      | Mannargudi     | 10                         |
| 11           | Tiruvarur      | Needamangalam  | 13                         |
| 12           | Villupuram     | Vanur          | 6                          |
| 13           | Villupuram     | Vikravandi     | 2                          |
| 14           | Villupuram     | T.V. Nallur    | 4                          |
| <b>Total</b> |                |                | <b>378</b>                 |

(Source: Records of sampled Blocks and records/photos in the AwaasSoft data portal)

(i) Incomplete houses uploaded in the Awaasoft portal but shown as completed and full payments were made



Name: Jeyalakshmi Singaravelu (TN1076691), Kodangudi, completed - 30/04/2018 and four instalments paid



Name: Ganesan (TN1943802), Mannampandal, existing site (Old House), a pucca house shown as old house



Name: M. Lakshmi (TN1041878), Kodangudi, shown as completed - 30/04/2018



Name: Arulprasath Amalakanthan (TN2138210), Kaduvangudi, completed



Name: Kathirvel Ethiraj (TN1029168), Ananthavapuram, shown as completed -19/12/2020



Name: Narayanasami Mahalingam (TN1996191), Kulichar, shown as completed - 25/08/2018



**District: Tiruvannamalai Block: Tiruvannamalai**



**Name: Susei Periyanauyakam (TN1413866), Alaganandal, house yet to be roof casted shown as completed - 24/06/2020**



**Name: Sumathi (TN1397263), Adiannamalai, house yet to be roof casted shown as completed (Completed and Roof cast on same day)**



**Name: Mannammal Lakshmanan (TN2480113), Aradapattu, shown as completed 26/04/2018**



**Name: Thavamani Somanathan (TN2170389), Periyakallapadi, shown as completed 05/09/2018**

**(ii) Illustrative cases: Same photo shown in different houses**

**District: Nagapattinam, Block: Kilvelur, VP: Athamangalam**



**Name: Rajagopal Santhanam (TN1614985), roof cast - 19/11/2019**



**Name: Boopathi Panneer (TN1666239), roof cast - 16/06/2019**


|                                                                                     |                                                                                      |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
|    |    |
| <p><b>Name: Ponnusami Lakshmi (TN1578495), completed - 25/02/2020</b></p>           | <p><b>Name: Kunji Chinivasan (TN1666238), completed - 29/01/2020</b></p>             |
|   |   |
| <p><b>Name: Kumar (TN1391459), existing old house</b></p>                           | <p><b>Name: Chitra (TN2029753), existing old house</b></p>                           |
| <p><b>District: Nagapattinam, Block: Keelaiyur, VP: Palakurichi</b></p>             |                                                                                      |
|  |  |
| <p><b>Name: Narayana swami (TN1029180), Palakurichi, completed- 07/03/2019</b></p>  | <p><b>Name: Kuppammal (TN1100041), Prathamaramapuram, completed-13/03/2019</b></p>   |



|                                                                                     |                                                                                         |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
|    |       |
| <p>Name: Gnanaprakashamarulappa (TN108328),<br/>Karunkanni completed-10/06/2019</p> | <p>Name: Marimuthu Banumathi (TN1076725),<br/>Thirupoondi (W), completed-12/09/2019</p> |

**(iii) Different house photos shown for different stages of a house**

District: Tiruvannamalai, Block:Tiruvannamalai, VP: Palayanur, Name: Perumal (TN1062510)

|                                                                                    |                                                                                     |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  |  |
| <p>Completed stage</p>                                                             | <p>Roof cast stage</p>                                                              |

**(iv) Same photos shown from plinth level to completed**

District: Tiruvannamalai, Block:Tiruvannamalai, VP: Isukalikatteri, Name: Poondiyappan Kuzhanthai (TN2516787) photos of all levels taken on the same day (18/06/2020)

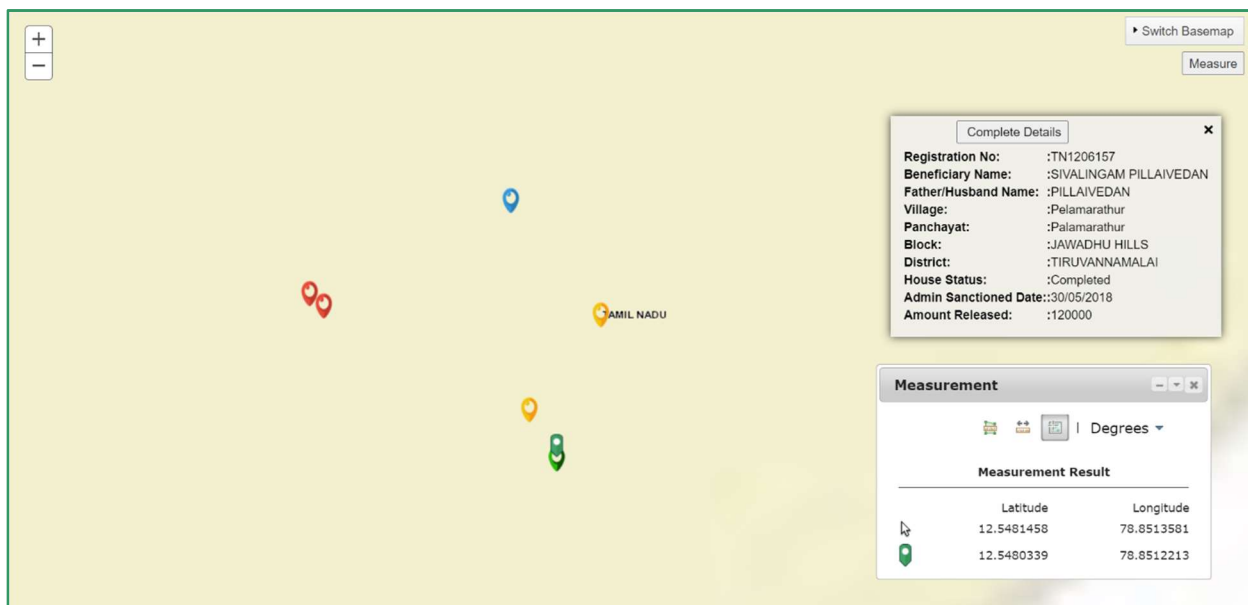
|                                                                                     |                                                                                      |                                                                                       |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  |  |
| <p>Plinth stage</p>                                                                 | <p>Roof cast stage</p>                                                               | <p>Completed stage</p>                                                                |

(Source: Records of sampled Blocks and records/photos in the AwaasSoft data portal)

## Appendix 5.2

(Reference: Paragraph 5.3.2; Page 44)

### Colour coding in the georeferenced location Map of the PMAY-G house



(Source: Maps of geotagged coordinates of stage-wise photos uploaded in the AwaasSoft portal)

### Colour coding

1. **Red** - Both Existing house and Proposed site
2. **Blue** - House sanctioned
3. **Yellow** - Plinth and Roof cast level
4. **Green** - Completed (flagged in the map)

### Methodology adopted by Audit for verification:

To verify whether the photos were captured at the beneficiaries' old house and construction site, the decimal coordinates of latitude and longitude were restricted to three decimal places after rounding off. The accuracy of the location would be  $\pm 55$  metres (difference in one degree is roughly 110 km therefore difference at third decimal will be 110 m the accuracy is  $\pm 0.0005$  decimal degree). Using the above details, data available in the AwaasSoft in the form of Maps were verified and commented.



Appendix 5.3

(Reference: Paragraphs 5.3.2 (ii) and 5.3.3 Page 45 and 48)

Many house photos geotagged at single location

| Sl. No.      | Latitude and Longitude   | Location                         | District       | Number of photos |
|--------------|--------------------------|----------------------------------|----------------|------------------|
| 1            | LAT-10.767 & LON-79.742  | Block Office Kilvelur            | Nagapattinam   | 7,619            |
| 2            | LAT-10.783 & LON-79.841  | Block Office Nagapattinam        | Nagapattinam   | 6,067            |
| 3            | LAT-10.618 & LON-79.256  | Block Office Papanasam           | Thanjavur      | 4,772            |
| 4            | LAT-10.993 & LON-79.455  | Block Office Thiruvaidaimaruthur | Thanjavur      | 4,694            |
| 5            | LAT-11.087 & LON-79.449  | Block Office Thirupanandal       | Thanjavur      | 4,305            |
| 6            | LAT-10.421 & LON-79.319  | Block Office Pattukottai         | Thanjavur      | 4,100            |
| 7            | LAT-12.409 & LON-79.550  | Block Office Thellar             | Tiruvannamalai | 3,672            |
| 8            | LAT-10.955 & LON-79.398  | Block Office Kumbakonam          | Thanjavur      | 2,726            |
| 9            | LAT-10.669 & LON-79.446  | Block Office Mannargudi          | Tiruvarur      | 2,666            |
| 10           | LAT-10.282 & LON-79.216  | Block Office Madukkur            | Thanjavur      | 2,573            |
| 11           | LAT-10.074 & LON-79.045  | Block Office Avudaiyar Koil      | Pudukkottai    | 2,019            |
| 12           | LAT-12.786 & LON-79.594  | Block Office Vembakkam           | Tiruvannamalai | 1,941            |
| 13           | LAT-11.631 & LON-78.868  | Block Office Chinnasalem         | Villupuram     | 1,892            |
| 14           | LAT-98.490 & LON-786.633 | Block Office Kalaiyarkoil        | Sivagangai     | 1,661            |
| 15           | LAT-11.803 & LON-78.712  | Block Office Kalrayan hills      | Villupuram     | 2,630            |
| 16           | LAT-10.377 & LON-79.854  | Block Office Vedaranyam          | Nagapattinam   | 1,195            |
| 17           | LAT-98.280 & LON-782.254 | Block Office Thirupuvanam        | Sivagangai     | 1,126            |
| 18           | LAT-10.505 & LON-79.160  | Block Office Orathanadu          | Thanjavur      | 1,105            |
| 19           | LAT-11.802 & LON-78.712  | Block Office Kalrayan Hills      | Villupuram     | 1,074            |
| <b>Total</b> |                          |                                  |                | <b>57,837</b>    |

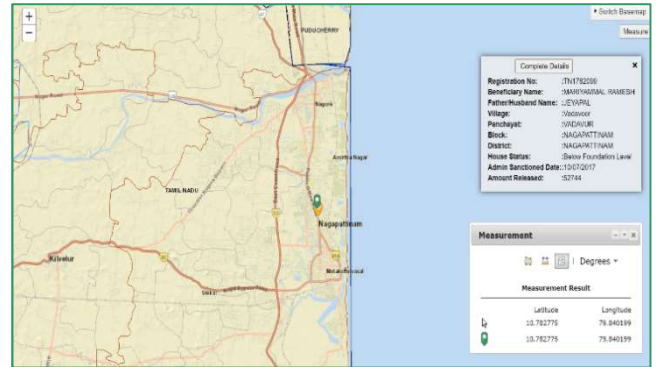
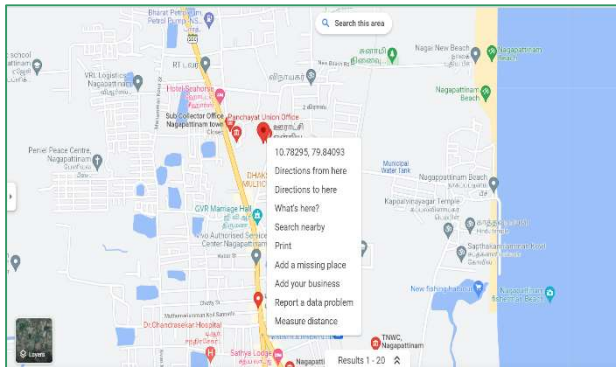
(Source: Data analysis by Audit of AwaasSoft data provided by MoRD)

### Appendix 5.4

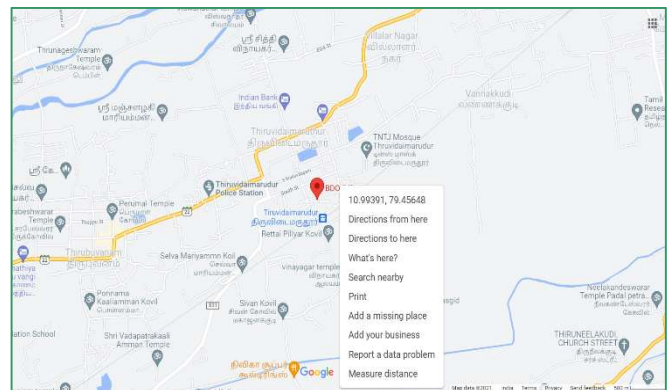
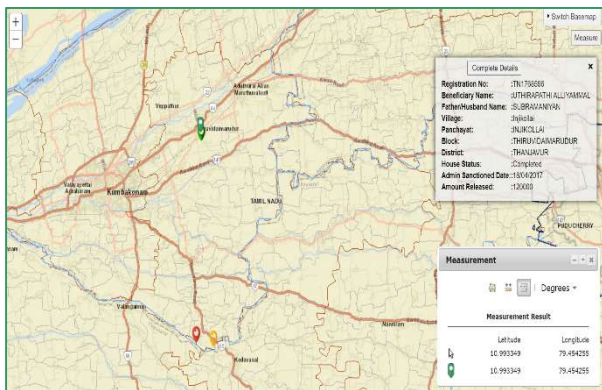
(Reference: Paragraph 5.3.2 (ii); Page 45)

#### Illustrative cases: Geotagging of many houses at one location

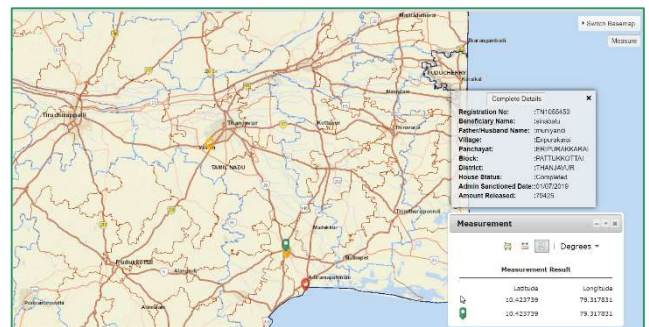
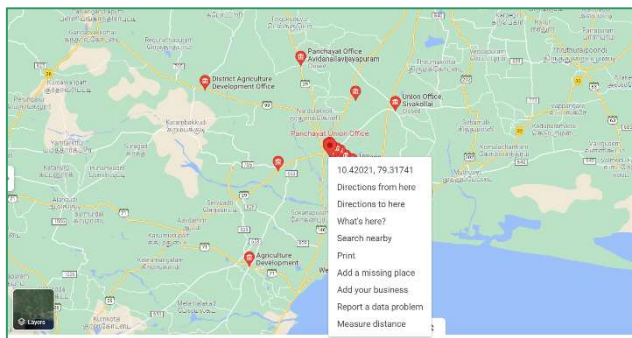
##### 1 District: Nagapattinam Block: Nagapattinam Panchayat: Vadavur Beneficiary: Mariyammal Ramesh (TN1782099)



##### 2 District: Thanjavur Block: Thiruvaidamarudur Panchayat: Injikollai Beneficiary : Uthirapathi Alliyammal (TN1768596)

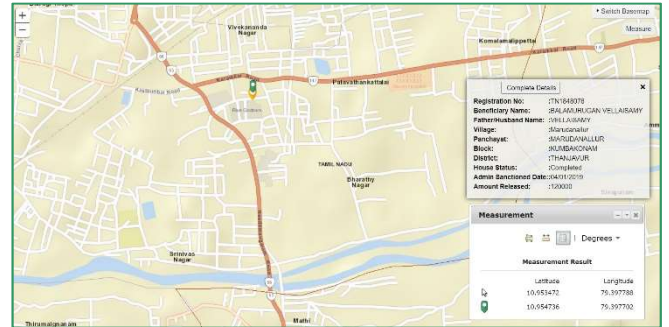
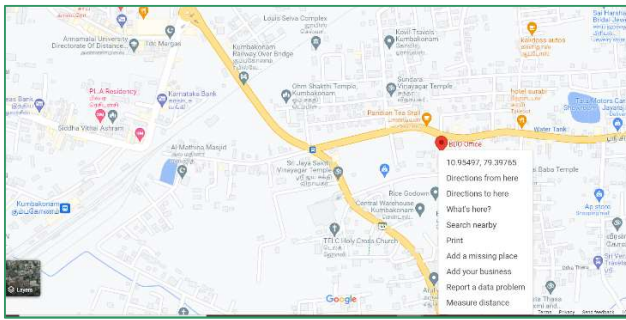


##### 3 District: Thanjavur Block: Pattukkottai Panchayat: Eripurakkurai Beneficiary: Sinabalu (TN1055450)

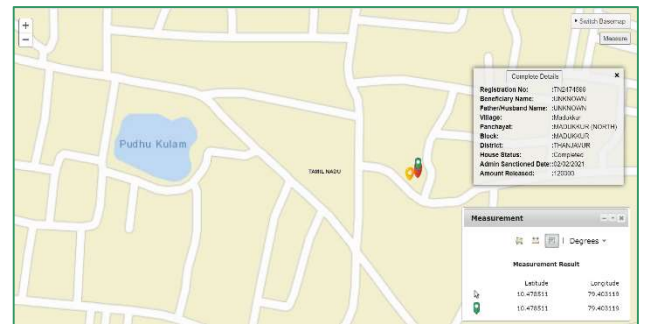
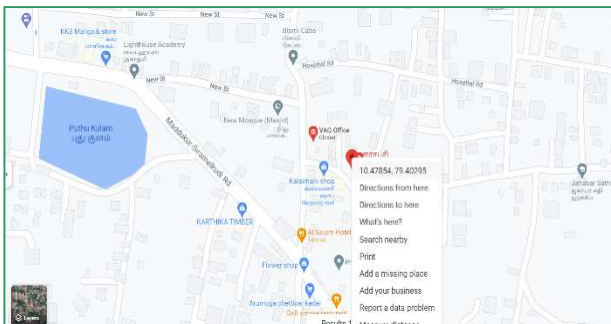




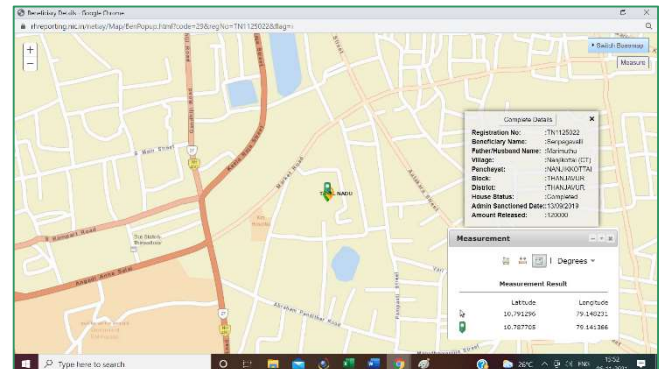
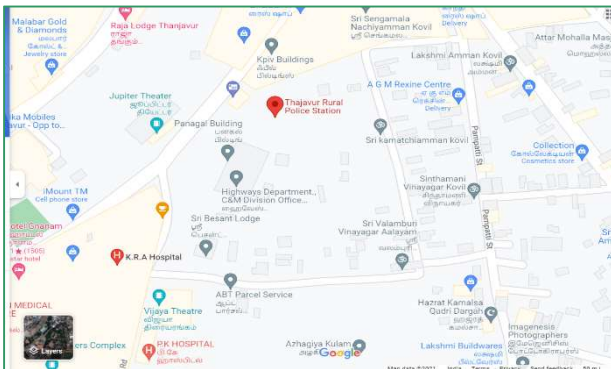
**4 District: Thanjavur Block: Kumbakonam VP: Marudanallur Name: Balamurugan Vellaisamy (TN1848076)**



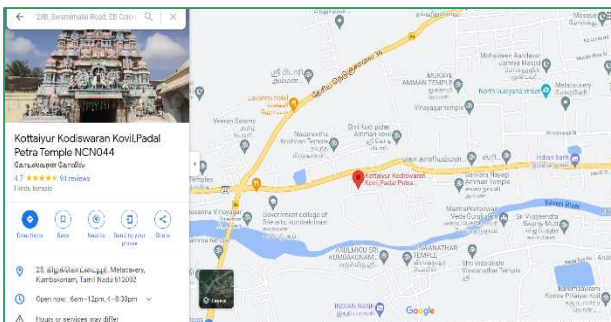
**5 District: Thanjavur Block: Madukkur VP: Madukkur (NORTH) Name: 'UNKNOWN' (TN2474599)**



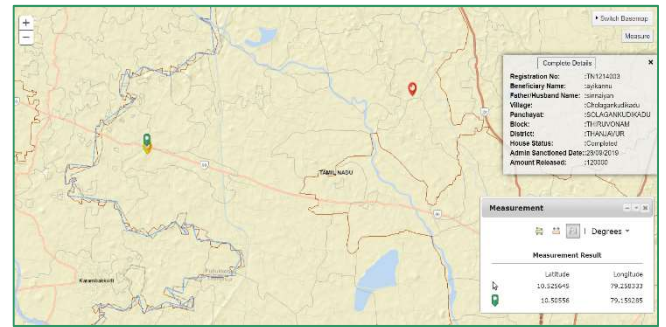
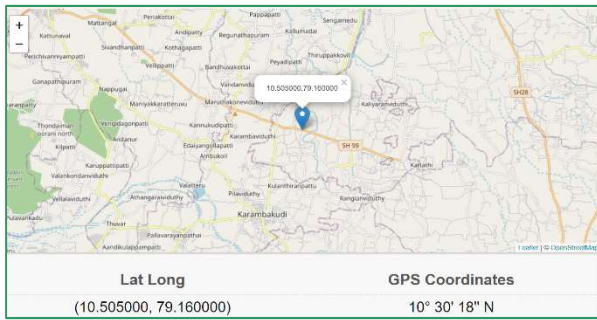
**6 District: Thanjavur Block: Madukkur VP: Madukkur (North) Name: Senpakavalli (TN1126022)**



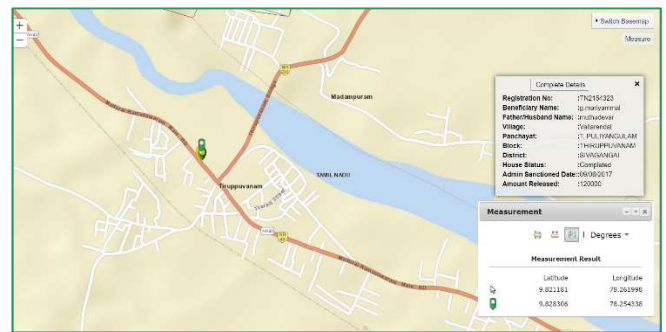
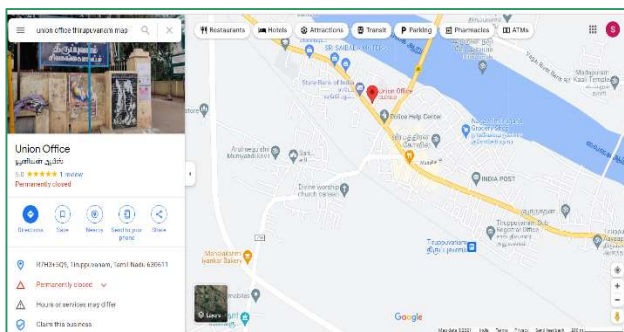
**7 District: Thanjavur Block: Thiruvaidaimaruthur VP: Sathanur Name: Vasantha Kannian (TN1077718)**



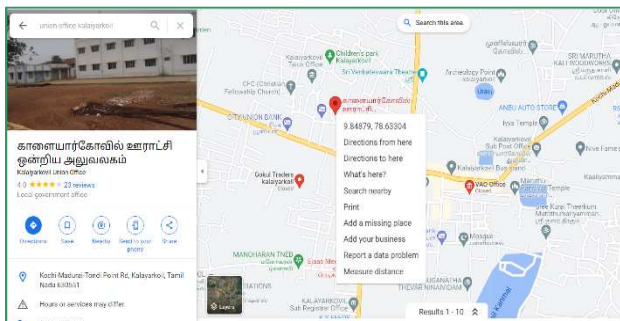
**8 District: Thanjavur Block: Thiruvonam VP: Solagankudikadu Beneficiary Ayikannu (TN1214003)**



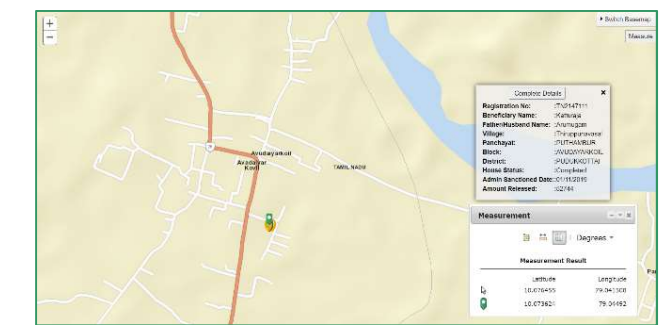
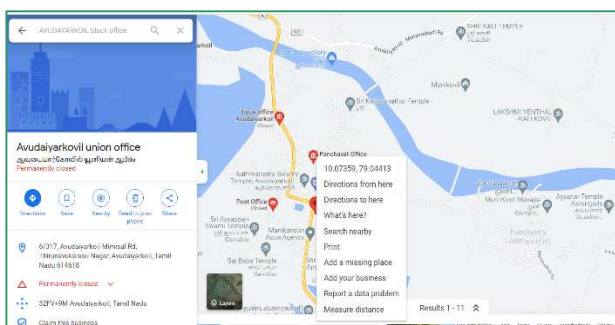
**9 District: Sivagangai Block: Thiruppuvanam Panchayat: T. Puliangulam Village: Vallarendal Beneficiary: G.Mariyammal (TN2154323)**



**10 District: Sivagangai Block: Kalaiyarkovil Panchayat: Muthurvaniyangudi Village: Vanniankudi Beneficiary: Vadive Subban (TN2554786)**

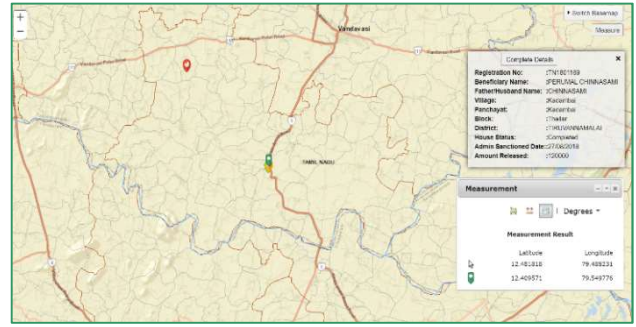
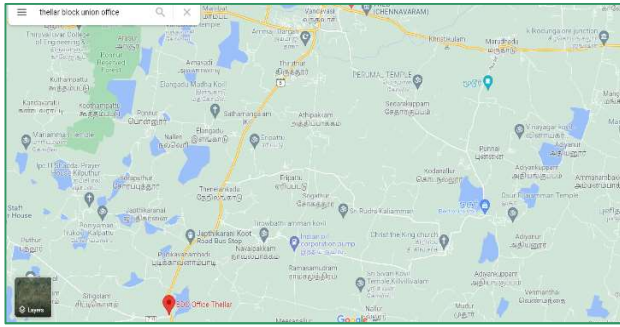


**11 District: Pudukkottai, Block Avudayarkoil, VP:Puthambur, Beneficiary: Katturaja (TN2147111)**

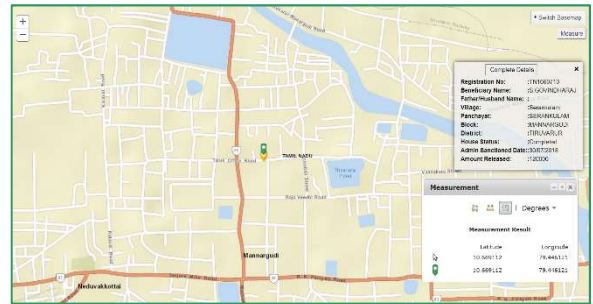
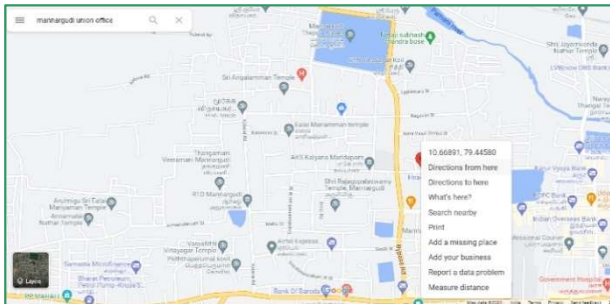




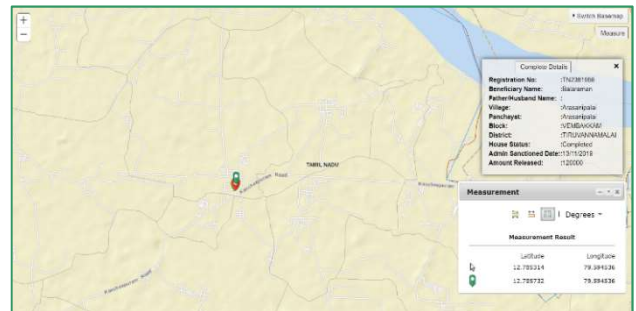
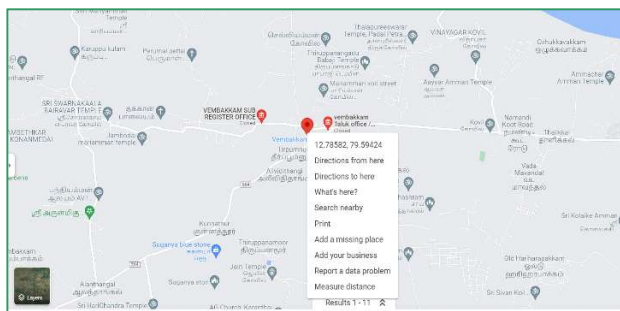
**12 District: Tiruvannamalai Block: Thellar Panchayat: Kadambai Village: Kadambai Beneficiary: Perumal Chinnasami (TN1801169)**



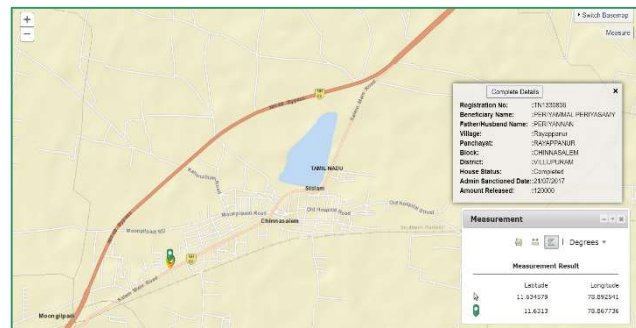
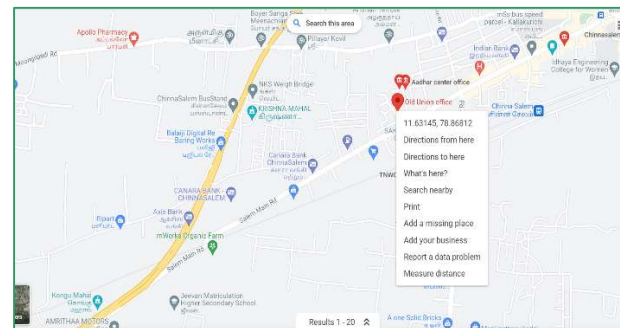
**13 District: Tiruvarur Block: Mannargudi Panchayat: Serankulam Village: Serankulam Beneficiary: S.Govindharaj(TN1660710)**



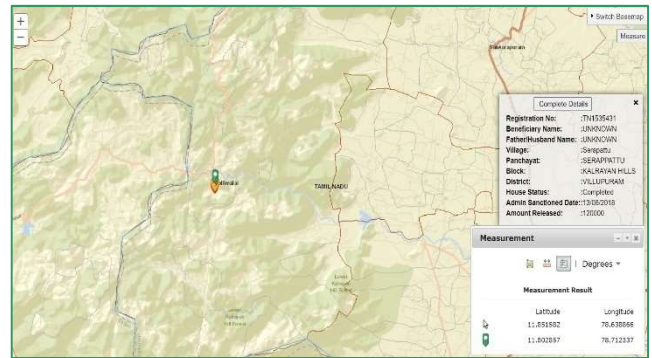
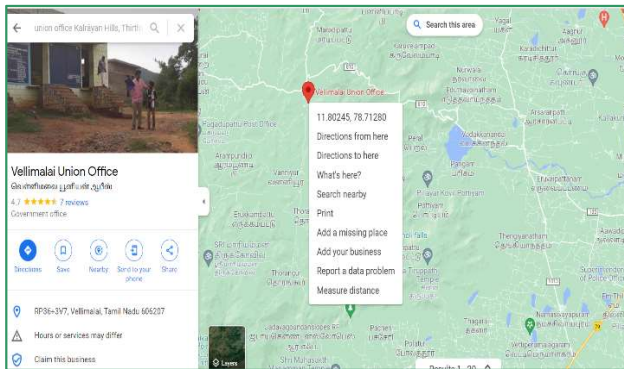
**14 District: Tiruvannamalai Block: Vembakkam Panchayat: Arasanipalai Village: Arasanipalai Beneficiary: Balaraman (TN2381198)**



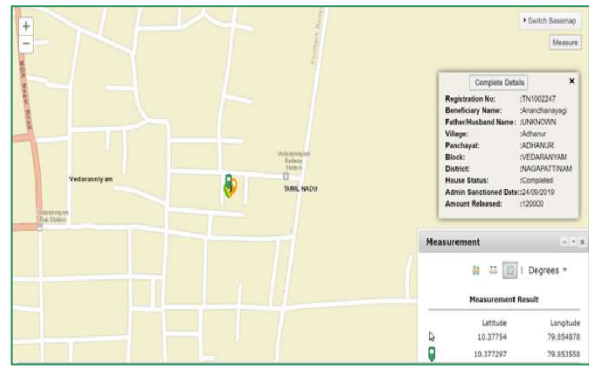
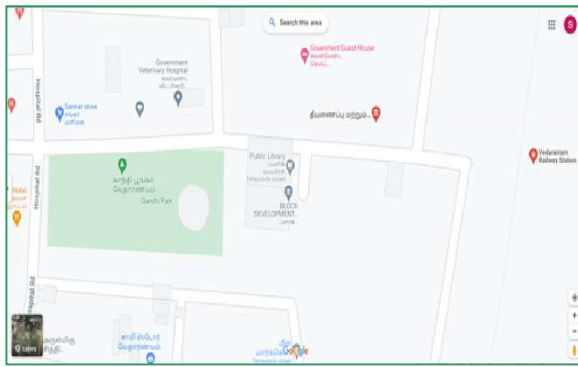
**15 District: Villupuram Block: Chinnasalem Panchayat: Rayappanur Village: Rayappanur Beneficiary: Periyammal Periyasamy(TN1330806)**



**16 District: Villupuram Block: Kalrayan Hills Panchayat: Serapattu Village: Serapattu Beneficiary : 'UNKNOWN' (TN1535431)**



**17 District: Nagapattinam Block: Vedaranyam Panchayat: Adhanur Village: Adhanur Beneficiary: Anandhanayagi (TN1002247)**



(Source: Data analysis of maps uploaded in AwaasSoft portal compared with data provided by MoRD)

## Appendix 5.5

(Reference: Paragraph 5.3.2 (iii); Page 45)

### Geotagging at far-away places - outside the State

| Sl. No. | ID        | District       | Geotagged at               | Distance KM |
|---------|-----------|----------------|----------------------------|-------------|
| 1       | TN1141564 | Cuddalore      | In Bay of Bengal           | 961.88      |
| 2       | TN1335793 | Cuddalore      | Near Shahjahanpur, UP      | 1,803.42    |
| 3       | TN1540252 | Cuddalore      | Near Shahjahanpur, UP      | 1,804.18    |
| 4       | TN1696460 | Cuddalore      | Near Shahjahanpur, UP      | 1,804.07    |
| 5       | TN1804446 | Cuddalore      | Near Shahjahanpur, UP      | 1,804.07    |
| 6       | TN1825022 | Cuddalore      | Near Shahjahanpur, UP      | 1,803.96    |
| 7       | TN1913125 | Cuddalore      | Near Sirsa, Haryana        | 1,804.96    |
| 8       | TN2455645 | Dharmapuri     | Saharanpur, UP             | 1,961.87    |
| 9       | TN1029462 | Kancheepuram   | Kolkata, West Bengal       | 1,478.34    |
| 10      | TN1272870 | Kancheepuram   | New Delhi                  | 1,800.00    |
| 11      | TN2396165 | Kanyakumari    | In Assam                   | 2,428.58    |
| 12      | TN2077213 | Nagapattinam   | Near Jaipur, Rajasthan     | 1,850.00    |
| 13      | TN2227327 | Ramanathapuram | Deoband, UP                | 2,204.98    |
| 14      | TN1275886 | Sivagangai     | Chandigarh                 | 2,290.86    |
| 15      | TN1181124 | Thanjavur      | Near Rampur, Jharkhand     | 1,693.00    |
| 16      | TN1884722 | Thanjavur      | Near Rampur, Jharkhand     | 1,690.00    |
| 17      | TN1347345 | Tiruchirapalli | Siliguri, West Bengal      | 2,045.77    |
| 18      | TN1347496 | Tiruchirapalli | Siliguri, West Bengal      | 2,045.71    |
| 19      | TN1794038 | Tiruchirapalli | Siliguri, West Bengal      | 2,045.42    |
| 20      | TN1874427 | Tiruchirapalli | Siliguri, West Bengal      | 2,045.71    |
| 21      | TN1977017 | Tiruchirapalli | Near Khandala, Maharastra  | 1,014.15    |
| 22      | TN2009159 | Tiruchirapalli | Lucknow, UP                | 1,768.22    |
| 23      | TN2182833 | Tiruchirapalli | In Chhattisgarh            | 1,343.50    |
| 24      | TN2271198 | Tiruchirapalli | Siliguri, West Bengal      | 2,044.01    |
| 25      | TN1072254 | Villupuram     | Near Sirsa, Haryana        | 2,005.13    |
| 26      | TN1409811 | Villupuram     | Near Dehradun Uttarakhand  | 2,038.00    |
| 27      | TN1437656 | Villupuram     | Near Dehradun, Uttarakhand | 2,018.86    |
| 28      | TN1477703 | Villupuram     | Hazaribagh, Jharkhand      | 1,521.94    |
| 29      | TN1543039 | Villupuram     | Malerkotla, Punjab         | 2,081.75    |
| 30      | TN1690152 | Villupuram     | Near Ludhiana, Punjab      | 2,120.54    |
| 31      | TN1730728 | Villupuram     | Near Rajkot, Gujart        | 1,445.58    |
| 32      | TN1748469 | Villupuram     | Malerkotla, Punjab         | 2,081.81    |
| 33      | TN2082520 | Villupuram     | New Delhi                  | 1,862.20    |
| 34      | TN2097247 | Villupuram     | Malerkotla, Punjab         | 2,081.11    |
| 35      | TN2556813 | Villupuram     | Near Dehradun, Uttarakhand | 2,010.83    |

(Source: Data analysis of inspection data provided by MoRD)

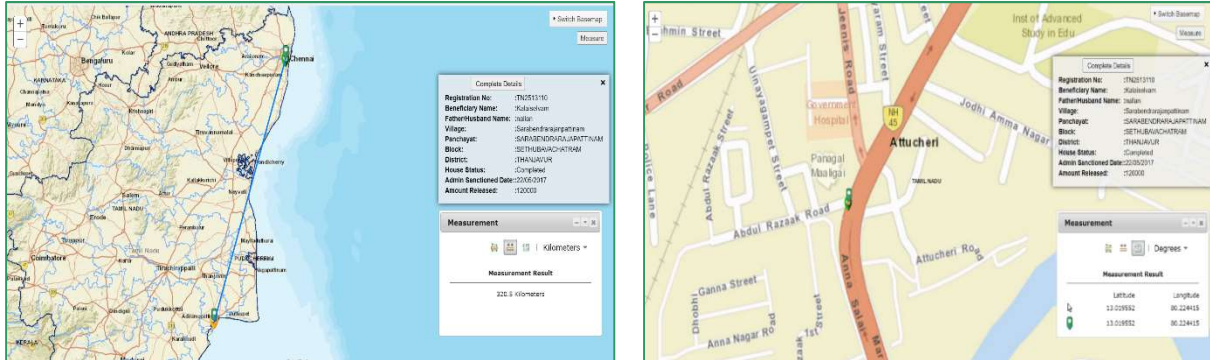


### Appendix 5.6

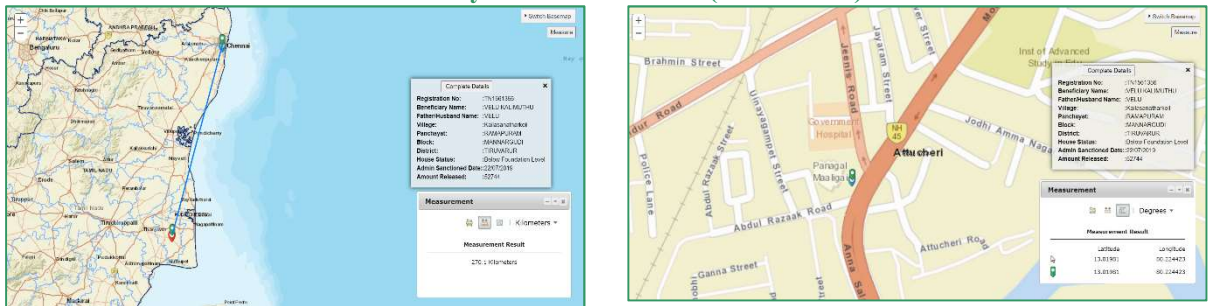
(Reference: Paragraph 5.3.2 (iii); Page 46)

#### Geotagging at far-away places unrelated to house location - within the State

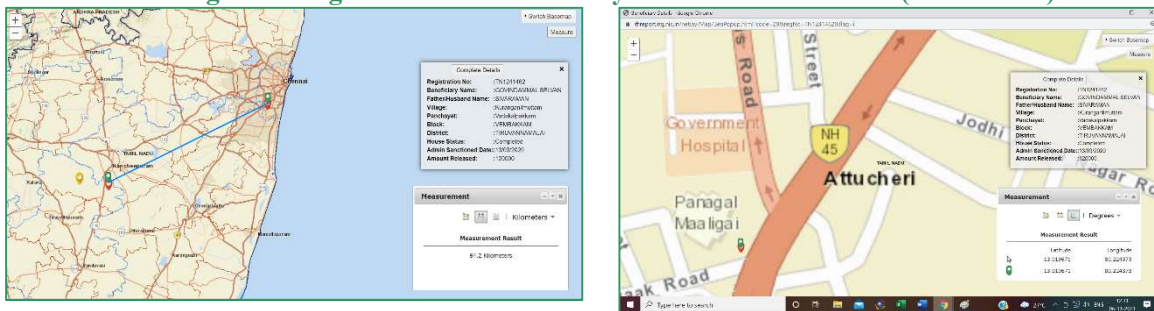
**District: Thanjavur Block: Sethubavachatram Panchayat: Sarabendrarajapattinam  
Village: Sarabendrarajanpattinam Beneficiary: Kalaiselvam (TN251310)**



**District: Tiruvarur Block: Mannargudi Panchayat: Ramapuram Village: Kailasanatharkoil  
Beneficiary: Velu Kalimuthu (TN1561356)**



**District: Tiruvannamalai Block: Vembakkam Panchayat: Vadakalpakkam  
Village: Kuranganilmuttam Beneficiary: Govindammal Selvan(TN1241462)**



(Source: Data analysis of inspection data provided by MoRD compared with maps uploaded in the AwaasSoft portal)



Appendix 5.7

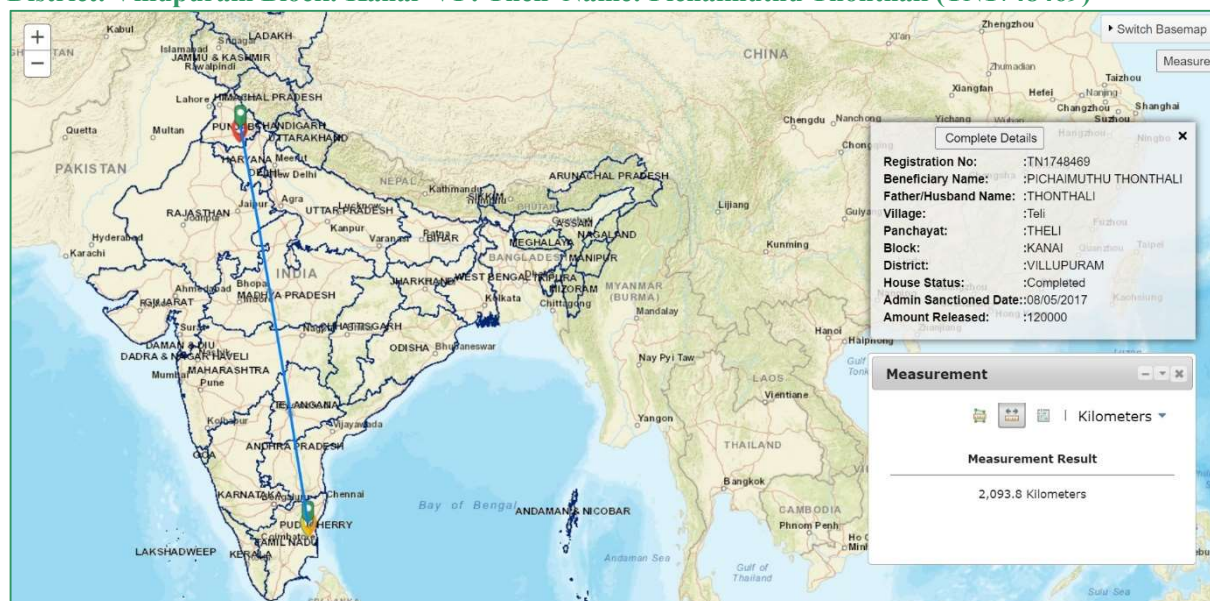
(Reference: Paragraph 5.3.2 (iii); Page 46)

Illustrative cases - Geotagging at far-away places - outside the State

District: Kanniyakumari Block: Munchirai VP: Painkulam Name: Kanakaraj (TN2396165)



District: Villupuram Block: Kanai VP: Theli Name: Pichaimuthu Thonthali (TN1748469)



(Source: Data analysis of inspection data provided by MoRD compared with maps uploaded in the AwaasSoft portal)

## Appendix 5.8

(Reference: Paragraph 5.5.1; Page 51)

## Details of complaint received in sample selected Audited entity

| Sl. No.      | Name of the Audited entity<br>(Secretariat/DRD/DRDA/Block) | District        | Number of complaints<br>received |
|--------------|------------------------------------------------------------|-----------------|----------------------------------|
| 1            | Secretariat                                                | Chennai         | 29                               |
| 2            | DRD Chennai                                                | Chennai         | 69                               |
| 3            | DRDA Dharmapuri                                            | Dharmapuri      | 30                               |
| 4            | Harur                                                      | Dharmapuri      | 6                                |
| 5            | Modakuruchi                                                | Erode           | 5                                |
| 6            | Keelaiyur                                                  | Nagapattinam    | 45                               |
| 7            | Kilvelur                                                   | Nagapattinam    | 39                               |
| 8            | Mayiladuthurai                                             | Nagapattinam    | 4                                |
| 9            | DRDA Ramanathapuram                                        | Ramanathapuram  | 60                               |
| 10           | RS Mangalam                                                | Ramanathapuram  | 42                               |
| 11           | Kadaladi                                                   | Ramanathapuram  | 9                                |
| 12           | Thottiyam                                                  | Tiruchirappalli | 4                                |
| 13           | DRDA Tiruvannamalai                                        | Tiruvannamalai  | 36                               |
| 14           | Tiruvannamalai Block                                       | Tiruvannamalai  | 7                                |
| 15           | Jawadhu Hills Block                                        | Tiruvannamalai  | 8                                |
| 16           | DRDA Tiruvarur                                             | Tiruvarur       | 58                               |
| 17           | Mannargudi                                                 | Tiruvarur       | 14                               |
| 18           | Needamangalam                                              | Tiruvarur       | 2                                |
| 19           | DRDA Villupuram                                            | Villupuram      | 105                              |
| 20           | Vikkravandi                                                | Villupuram      | 7                                |
| 21           | T V Nallur                                                 | Villupuram      | 19                               |
| 22           | Vanur                                                      | Villupuram      | 12                               |
| <b>Total</b> |                                                            |                 | <b>610</b>                       |

(Source: Records furnished by sampled units)

### Glossary of abbreviations

| Abbreviations | Full Form                                                 |
|---------------|-----------------------------------------------------------|
| AAP           | Annual Action Plan                                        |
| ASL           | Annual Select List                                        |
| BDO's         | Block Development Officers                                |
| CMSPGH        | Chief Minister's Solar Powered Green House Scheme         |
| CSR           | Corporate Social Responsibility                           |
| DBT           | Direct Benefit Transfer                                   |
| DDUGJY        | Deen Dayal Upadhyay Gram Jyoti Yojana                     |
| DEO           | Data Entry Operators                                      |
| DRD           | Director of Rural Development                             |
| DRDA          | District Rural Development Agencies                       |
| DRI           | Differential Rate of Interest                             |
| ECS           | Electronic Clearance System                               |
| FTO           | Fund Transfer Order                                       |
| GoI           | Government of India                                       |
| GoTN          | Government of Tamil Nadu                                  |
| IAY           | Indira Awaas Yojana                                       |
| IEC           | Information, Education and Communication                  |
| JPV           | Joint Physical Verification                               |
| LWF           | Labour Welfare Fund                                       |
| MGNREGS       | Mahatma Gandhi National Rural Employment Guarantee Scheme |
| MNRES         | Ministry of New and Renewable Energy Sources              |
| MoRD          | Ministry of Rural Development                             |
| NRDWP         | National Rural Drinking Water Programme                   |

| Abbreviations | Full Form                                            |
|---------------|------------------------------------------------------|
| PD            | Project Director                                     |
| PFMS          | Public Financial Management System                   |
| PMAY-G        | Pradhan Mantri Awaas Yojana - Gramin                 |
| PMU           | Programme Management Unit                            |
| PMUY          | Pradhan Mantri Ujjawala Yojana                       |
| PPSWOR        | Probability Proportional to Size without replacement |
| PwD           | Persons with Disabilities                            |
| PWL           | Permanent Wait List                                  |
| RCC           | Reinforced Cement Concrete                           |
| SBM-G         | Swachh Bharat Mission-Gramin                         |
| SECC          | Socio Economic and Caste Census                      |
| SNA           | State Nodal Account                                  |
| TANCEM        | Tamil Nadu Cements Corporation Limited               |
| VP            | Village Panchayat                                    |

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