



# CAG Flags Faults in Madhya Pradesh PM Awas Yojana

## Why in News?

The [Comptroller and Auditor General of India](#) has flagged irregularities in the implementation of the [Pradhan Mantri Awas Yojana - Gramin \(PMAY-G\)](#) in Madhya Pradesh.

## Key Points

- The public housing programme was **introduced by the Centre in 2016** as an instrument of poverty alleviation. Its **aim was to provide pucca houses with basic amenities** to those living in kutcha and dilapidated houses in rural areas **by 2022**.
  - In the [Interim Budget 2024](#), the Ministry of Finance announced the construction of **2 crore additional houses over the next 5 years** under the PMAY-G.
- The CAG report looks into the scheme's implementation from 2016-21, when 26,28,525 houses were sanctioned and Rs 24,723 crore was paid to beneficiaries.
- The report states that:
  - Out of the sanctioned houses, 82.35% were completed.
  - Though the **scheme mandates** that **households with a vehicle or fishing boat be excluded**, 2,037 beneficiaries had two/three/four wheeler before sanction of a house in the 10 audited districts.
  - PMAY-G assistance of Rs 15.66 crore to 1,555 out of **2,037 ineligible beneficiaries**.
  - Houses were **sanctioned twice** to the same beneficiary **in 64 cases**. In 98 cases, one house was sanctioned to the actual beneficiary and another to his/her family members who were not identified for the scheme.
  - There is **no system to alert in the portal to identify duplication** of beneficiaries.
  - Out of a total 18,935 sanctioned cases, **8,226 beneficiaries superseded the more deprived beneficiaries** in the priority list.
  - The report also noticed **delays in disbursing installments** to beneficiaries which led to a delay in constructing the homes.
  - In **90 cases PMAY-G house was sanctioned to minors** and benefit was provided to their relatives.
  - **Awaas Soft** data was scrutinized as **names of the beneficiaries were not mentioned** in 1,246 instances and in 950 cases, the benefit was released.
    - Awaas Soft, a web-based transactional electronic service delivery platform, used in implementation and monitoring of the scheme.
  - The **framework of the scheme** stipulates that "allotment of house shall be made jointly in the name of husband and wife except in the case of a widow/unmarried/separated person" **was also violated**.

## Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

- To achieve the objective of "**Housing for All**" by 2022, the erstwhile rural housing scheme **Indira Awaas Yojana (IAY) was restructured to Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)** with effect from 1<sup>st</sup> April, 2016.
- The Ministry Involved is the **Ministry of Rural development**.
- It aims to **help rural people Below the Poverty Line (BPL) in construction of dwelling units** and upgradation of existing unserviceable kutcha houses by providing assistance in the form

of a full grant.

- Beneficiaries include the people belonging to SCs/STs, freed bonded labourers and non-SC/ST categories, widows or next-of-kin of defence personnel killed in action, ex servicemen and retired members of the paramilitary forces, disabled persons and minorities.
- The cost of unit assistance is shared between Central and State Governments in the ratio **60:40 in plain areas and 90:10 for North Eastern and hilly states.**

## Comptroller and Auditor General of India

- **Article 148** provides for an independent office of the CAG. It is the supreme audit institution of India.
  - **Other Provisions Related to CAG Include:** Articles 149-151 (Duties & Powers, Form of Accounts of the Union and the States and Audit Reports), **Article 279** (calculation of net proceeds, etc.) and **Third Schedule** (Oath or Affirmation) and **Sixth Schedule** (Administration of Tribal Areas in the States of Assam, Meghalaya, Tripura and Mizoram).
- **Guardian of the public purse** and controls the entire **financial system** of the country at both the levels—**the Centre and the state.**
- Appointed by the **President of India** for a period of **six years** or upto the **age of 65** years, whichever is earlier.
- CAG can be removed by the President on the basis of a resolution passed to that effect by both the **Houses of Parliament with special majority**, either on the ground of **proved misbehavior or incapacity.**

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