INDIRA AWAAS YOJANA (IAY)

GUIDELINES

(Updated up to 31st July, 2012)

Government of India Ministry of Rural Development Department of Rural Development Krishi Bhawan New Delhi-110001
## CONTENTS

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>CONTENTS</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTRODUCTION</td>
<td>1-2</td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>BROAD OUTLINE AND OBJECTIVES</td>
<td>3-4</td>
</tr>
<tr>
<td>II</td>
<td>IDENTIFICATION &amp; SELECTION OF BENEFICIARIES</td>
<td>5-6</td>
</tr>
<tr>
<td>III</td>
<td>UNIT ASSISTANCE FOR A HOUSE UNDER INDIRA AWAAS YOJANA (IAY)</td>
<td>7-9</td>
</tr>
<tr>
<td>IV</td>
<td>CRITERIA FOR ALLOCATION AND RELEASE OF FUNDS</td>
<td>10-16</td>
</tr>
<tr>
<td>V</td>
<td>MISCELLANEOUS</td>
<td>17-22</td>
</tr>
<tr>
<td>VI</td>
<td>MONITORING AND EVALUATION</td>
<td>23-26</td>
</tr>
<tr>
<td>VII</td>
<td>USE OF LOW COST TECHNOLOGY</td>
<td>27-27</td>
</tr>
<tr>
<td>VIII</td>
<td>SCHEME FOR HOMESTEAD SITES</td>
<td>28-29</td>
</tr>
<tr>
<td>ANNEXURES</td>
<td>30-41</td>
<td></td>
</tr>
</tbody>
</table>
RURAL HOUSING PROGRAMME

Introduction

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. For a shelterless person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. A housing programme for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugee Rehabilitation and this lasted till around 1960. Approximately 5 lakh families were housed in various centres mainly located in Northern India. A Village Housing Scheme was also launched as part of the Community Development Movement in 1957, in which loans to individuals and cooperatives were provided up to a maximum of Rs. 5000/- per house. However, only 67000 houses were built under this scheme by the end of the Fifth Plan (1980). In 1972-73, the Estimate Committee of the Lok Sabha in its 37th Report pointed out that “the Committee is distressed to note that although 83% of India’s population lives in villages and about 73% of the rural population reside in unsatisfactory kutchha structures, the problem of rural housing has not received the close attention of the Government”. Following this, certain initiatives were undertaken by Government including the launching of the House Sites cum Construction Assistance Scheme which began as a Central Scheme in the 4th Plan and was transferred to the State Sector with effect from 1.04.1974 on the recommendation of the National Development Council (NDC).

The genesis of the Indira Awaas Yojana (IAY) can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEG), which began in 1983. There was, however, no uniform policy for rural housing in the States. For instance, some States permitted only part of the construction cost to be borne from NREP/ RLEG funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure to be borne from NREP/ RLEG funds. Further, while some states allowed construction of only new dwellings, others permitted renovation of existing houses of
beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. 6% of the total JRY funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non-Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4% of the total JRY allocation. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996.

Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) Programme by making provision for upgradation of unserviceable kutcha houses and by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost affective, disaster resistant and environment friendly technologies in rural housing.
CHAPTER — I
BROAD OUTLINES AND OBJECTIVES

1.1. **Indira Awaas Yojana (IAY)** :

Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide houses to the poor in the rural areas.

1.2 **Objective** :

The objective of the Indira Awaas Yojana is primarily to help in construction/upgradation of dwelling units of rural BPL householders belonging to members of Scheduled Castes/Scheduled Tribes, freed bonded labourers, minorities and other non-SC/ST by providing them a lump sum financial assistance.

1.3 **Funding Pattern** :

Indira Awaas Yojana is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. However, in the case of North-Eastern States and Sikkim, funding is shared between the Government of India and these States in the ratio of 90:10 respectively. In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

1.4 **Target Group** :

The target groups for houses under the IAY are below poverty line households living in the rural areas, belonging to Scheduled Castes/Scheduled tribes, freed bonded laboureees, minorities and non-SC/ST BPL rural households, widows and next-of-kin to defence personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions.

---

1.5 **Earmarking of Funds for SC/ST/Minority Beneficiaries:**

The available resources under the Scheme in a district are earmarked for various categories as under:

(i) At least 60% of the total IAY funds and physical targets should be utilized for construction/upgradation of dwelling units for SC/ST BPL households.

(ii) A maximum 40% for non-SC/ST BPL rural households.

(iii) IAY funds and physical targets will be earmarked for BPL minorities in each State as indicated by the Ministry.¹

(iv) 3% of the above categories are for physically and mentally challenged persons.

If any particular category is exhausted or not available in a district, allocation can be utilized for other categories as per priorities given in the Guidelines after it has been certified to this effect by the Zilla Parishad/DRDA concerned.

**NB:** Eligible minorities are those notified under section 2 (c) of the National Commission for Minorities Act, 1992 – Muslims, Christians, Sikhs, Buddhists and Parsis. However, in the States where minorities are in a majority, only other minority population is treated as minority. Muslims in J&K, Sikhs in Punjab, and Christians in Meghalaya, Mizoram and Nagaland are not treated as minorities in the respective States.¹

1.6 **Strategy for the implementation of the Programme:**

The Programme will be implemented through the Zilla Parishads/DRDAs and houses will be constructed by the beneficiaries themselves.

CHAPTER– II
IDENTIFICATION AND SELECTION
OF BENEFICIARIES

2.1. Identification of beneficiaries:

The District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed shall decide the number of houses to be constructed / upgraded Panchayat-wise under IAY, during a particular financial year. As far as possible, the States should follow the cluster approach to facilitate better supervision, convergence of schemes and economies in purchases. For this purpose, all the villages in a district/block may be divided into three groups and each group of villages may be provided funds every year.

The targets fixed shall be intimated to the Gram Panchayat concerned. Thereafter, the beneficiaries, restricting to this number, will be selected from the Permanent IAY Waitlists prepared on the basis of BPL lists in order of seniority in the list. The Gram Panchayats may draw out the shelterless families from the BPL List strictly in the order of ranking in the list. A separate list of SC/ST families in the order of their ranks may be derived from the larger IAY list so that the process of allotment of 60% of houses under the scheme is facilitated. Thus, at any given time, there would be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families. Once the lists are prepared, they need to be approved by the Gram Sabha to be attended by a government servant who would be a nominee of the Collector. Selection by the Gram Sabha is final. No approval by a higher body is required. Zilla Parishads/DRDAs and Block Development Offices should, however, be sent a list of selected beneficiaries for their information. The Permanent IAY Waitlists so prepared will be displayed at a prominent place either in the Gram Panchayat office or any other suitable place in the village. The lists will also be put on the website by the concerned DRDAs1.

2.2. Priority in Selection of Beneficiaries:

Prioritization of beneficiaries will be as follows:

(i) Freed bonded labourers

---

(ii) SC/ST households

- SC/ST households who are victims of atrocity
- SC/ST households, headed by widows and unmarried women.
- SC/ST households affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riot.
- Other SC/ST households

(iii) Families/widows of personnel from defence services/paramilitary forces, killed in action.

(iv) Non-SC/ST BPL households.

(v) Physically and mentally challenged persons.

(vi) Ex-servicemen and retired members of the paramilitary forces.

(vii) Displaced persons on account of developmental projects, nomadic/semi-nomadic, and de-notified tribals, families with physically/mentally challenged members.

The selection of the beneficiaries will be subject to the condition that the households of all the above categories except (iii) are Below Poverty Line (BPL).

2.3. Involvement of beneficiaries:

The beneficiaries should be involved in the construction of the house. To this end, the beneficiaries may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labour. The beneficiaries will have complete freedom as to the manner of construction of the house. Zilla Parishads/DRDAs can help the beneficiaries in acquiring raw material on control rates, if they so desire or request the Zilla Parishads/DRDAs in this regard. This will result in economy in cost, ensure quality of construction, lead to greater satisfaction and acceptance of the house by the beneficiary. The responsibility for the proper construction of the house will thus be on the beneficiaries themselves. A Committee may be formed, if so desired, to coordinate the work. The Committee shall be sensitized to incorporate hazard-resistant features in the design of the houses.

2.4. Allotment of Houses:

Allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife.

However, if there is no eligible female member in the family available / alive, house can also be allotted to the male member of a deserving BPL family.
CHAPTER –III
UNIT ASSISTANCE FOR A HOUSE UNDER
INDIRA AWAAS YOJANA

3.1. Unit Assistance for Construction of IAY Houses and Upgradation:

The ceiling on grant of assistance per unit cost under the Indira Awas Yojana for construction of a new house and upgradation of an unserviceable kutch house is given as under:-

<table>
<thead>
<tr>
<th>(a)</th>
<th>Construction of house</th>
<th>Rs. 45,000/- in plain areas and Rs. 48,500 in hilly/difficult areas including 78 focused LWE districts¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>b)</td>
<td>Upgradation of un-serviceable households</td>
<td>Rs. 15,000/- in both the areas.</td>
</tr>
<tr>
<td>c)</td>
<td>Provision of administrative expenses under Indira Awaas Yojana to LWE affected areas</td>
<td>Administrative Expenses of Rs. 300/- per house in the IAP districts is to be utilised towards monitoring, technical support and maintenance of IAY-MIS and not for general administrative expenses ².</td>
</tr>
</tbody>
</table>

3.1.1. Loan under DRI Scheme

In addition to the assistance provided under the IAY, an IAY beneficiary can avail a loan of upto Rs.20,000/- per housing unit under Differential rate of interest (DRI) scheme at an interest rate of 4% per annum.

3.1.2. Application for DRI Loan

The DRDA shall facilitate availing of loan under DRI Scheme to the IAY beneficiary. The loan application may be obtained from the beneficiary while sanctioning an IAY house and may be submitted to the bank. The access to DRI scheme should be appropriately reviewed in DLCCs and BLCCs.

3.2 Construction of sanitary latrines and smokeless chulhas and provision of other basic amenities:

Construction of sanitary latrine and smokeless Chulha should be taken up with each IAY house. The latrine could be constructed separate from the IAY house on the site of the beneficiary. There should be convergence with activities and funds provided under the Total Sanitation Campaign (TSC), for providing sanitary latrines in the IAY houses. A Joint letter from Department of Rural Development and Department of Drinking Water and Sanitation has been issued to all States/UTs for dovetailing of funds under TSC with IAY to sanction IAY house and toilet simultaneously.1

Similarly, with a view to provide comprehensive benefits to the rural BPL families, Indira Awaas Yojana has been dovetailed with Rajiv Gandhi Grameen Vidyutikaran Yojana being implemented by the Ministry of Power. Hence, the DRDAs shall give the list of IAY beneficiaries to the implementing authorities of RGGVY and co-ordinate with them to ensure free electricity connections to IAY houses.

The State/District Administration and PRIs are expected to facilitate provision of all basic amenities for an IAY house.

3.3 Loan for IAY Beneficiaries:

In addition to the assistance provided under the IAY, an IAY beneficiary can avail himself of a loan of up to Rs.20,000/- per housing unit under differential rate of interest (DRI) scheme at an interest rate of 4% per annum.2 It will be the responsibility of the State Governments/DRDAs concerned to coordinate with the financial institutions to make available the credit facility to those beneficiaries who are interested.

3.4 Credit-cum-Subsidy for construction / upgradation of rural houses:

Upto 20% of the total funds can be utilized for upgradation of existing kutcha houses and toward subsidy for construction of houses with credit from Banks/Financial Institutions. Credit-cum-Subsidy will be provided subject to the following conditions:

i. Rural households having an annual income of up to Rs. 32,000/- only.

ii. Ceiling of subsidy under the Scheme Rs. 12,500 per household.

iii. The upper limit of construction loan under this scheme will be Rs. 50,000/- only.

Credit arrangement will be as mentioned in para 3.3.

3.5 **Location of the Indira Awaas Yojana:**

The Indira Awaas Yojana dwelling units should normally be built on individual plots in the main habitation of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of infrastructure such as internal roads, drainage, drinking water supply, household toilets may be undertaken from concerned schemes as per their guidelines for these (IAP) areas etc. and other common facilities. Care should always be taken to see that the houses under the IAY are located close to the village and not far away, so as to ensure safety and security, nearness to work place and social communication. To the extent possible, the site should not be located in disaster prone areas for example frequently floodable areas.

CHAPTER – IV
CRITERIA FOR ALLOCATION AND RELEASE OF FUNDS

4.1 Criteria for Allocation of Resources:

Central assistance under the Indira Awaas Yojana will be allocated among the States/UTs giving 75% weightage to rural housing shortage as per Census data and 25% weightage to poverty ratio. Similarly, inter-district’s allocation within a State/UT will be made by giving 75% weightage to housing shortage and 25% weightage to rural SC/ST population of the concerned districts. The targets for the Blocks within a District and Village Panchayats within the Blocks will be decided on the same principles. Diversion of resources from one district to another is strictly prohibited. Upto 20% of the total funds can be utilized for upgradation of existing kutcha houses and towards subsidy for construction of houses with credit in accordance with Para 3.1 and 3.4.¹

4.2 Release of Central Assistance to Zilla Parishads/DRDAs:

The Indira Awaas Yojana funds are operated by the Zilla Parishads/DRDAs at the district level. Central assistance will be released every year to the Zilla Parishads/DRDAs, in two installments, subject to the fulfillment of the following conditions:

(a) The first installment amounting to 50% of the total allocation for a particular district is released in the beginning of the financial year. This is subject to condition that the second installment during previous year was claimed and released without any condition. However, if any specific conditions had been imposed at the time of release of the last installment of the previous year, its compliance will have to be ensured before release of the first installment.

(b) The second installment for the districts will be released on receipt of request from the DRDAs as per Proforma at Annexure - I on fulfillment of the following conditions:

¹ Vide Ministry’s order No.H-11027/1/2004-RH dt. 01/07/2005
(i) 60% of the total available funds, that is opening balance of the year (in case of proposal for the first installment, opening balance of the previous year) plus the amount received including the State share (if the State share has not been released against the first installment, notional State share will be taken into account for the purpose of calculation of total availability) and other receipts should have been utilized at the time of submitting the proposal for the second installment.

(ii) The opening balance of the District should not exceed 10%\(^1\) of the funds available during the previous year. In case, the opening balance exceeds this limit, the Central share of the excess will be deducted proportionately at the time of release of the second installment.

(iii) The State Government has made sufficient provision in their Budget to match the Central financial assistance.

(iv) The State Government should have released all its contribution (including that of the previous years) due, up to the date of the application. In the event of shortfall in State share, corresponding amount of Central share (i.e. three times the shortfall of State share) will be deducted from the amount of Central share of the second installment of the current year.

(v) Submission of Audit Reports for the IAY for the last year and submission of Action Taken Report on the comments made in the audit report of the previous year. The Audit Report should consist of Bank Reconciliation Statement and a Certificate from the Chartered Accountant that while auditing the district account of the IAY, the accounts of all Implementing Agencies such as block-wise expenditure etc have been taken into account. Where funds are released to the beneficiaries through blocks, block-wise expenditure statement duly countersigned by Chartered Accountant should be enclosed with the Audit Report. Where funds are released through Gram Panchayat without going through the blocks, the expenditure should be compiled at block level and block-wise expenditure statement duly countersigned by the Chartered Accountant, should be submitted. In that case, the Auditor will also certify that the block-wise expenditure statement is based on the UCs received from the Gram Panchayats. However, where

---

\(^1\) Vide Ministry's order No.H-11011/6/2004-RH(P) dt. 05/08/2005
funds are released to the beneficiaries directly by the DRDA, block-wise expenditure statement is not required. In that case, the Auditor will certify that the funds have been released to the beneficiaries directly by the DRDA.

(vi) Submission of Utilization Certificates of cash component from DRDAs based on reports received from the other Implementing Agencies such as Block Development Office etc. for the previous year should be submitted in the prescribed Proforma as per **Annexure - II.**

(vii) Submission of non-diversion and non-embezzlement certificate.

(viii) Annual Plan should have been approved by the Zilla Parishad or the Governing Body of the DRDA as the case may be.

(ix) All pending progress/monitoring reports should have been sent.

(x) Any other condition imposed from time to time will also have to be complied with.

(xi) All documents must be checked/enclosed with the proposal as per the Checklist. (**Annexure –III**) 

(c) In the case of districts/UTs having limited working season or any peculiar problem such as Kinnaur, Lahaul and Spiti, Leh, Kargil, Andaman and Nicobar Islands and Lakshadweep and any other areas as decided, the entire Central assistance may be released in one installment. The State shall also release its share in one installment. In the case of these districts, to which funds are released in one installment, funds will be released on **fulfillment of the following conditions:**

(i) at least 60% of the total available funds, i.e. opening balance of the previous year plus the amount received during the previous year including the State share, wherever applicable (if the State share has not been released, notional State share will be taken into account for the purpose of calculation of total availability) and other receipts, if any, should have been utilized at the time of submitting the proposal for lump sum release of funds. Utilization Certificate in form GFR 19-A should be furnished in this regard.

---

(ii) Audit Report for the IAY for the year previous to last year, should be submitted along with the proposal. The Audit Report should consist of Bank Reconciliation Statement and Block-wise Expenditure Statement or a certificate from the Chartered Accountant, in lieu thereof, that the funds are being transferred to the beneficiaries directly from the DRDA.

(iii) Utilization Certificates of cash component from DRDAs based on reports received from the other Implementing Agencies such as Block Development Office etc. for the year previous to last year should be submitted in the prescribed proforma as per Annexure-II.

(iv) All other conditions stated in Para 4.2 (b) will be applicable.¹

4.3 Cuts to be imposed on late receipt of proposals:

4.3.1 The proposal for release of second installment by the Zilla Parishad/DRDA complete in all respects should be submitted latest by 31st December every year.

4.3.2 To maintain financial discipline, a mandatory deduction (s) on account of late submission of proposal by the State Government shall be imposed depending upon the date of receipt of complete proposal for release of second installment under IAY. Under the system, there will be progressive deductions for proposal (s) received in the month of January and February @ 10% and 20% respectively on the total Central allocation for the year. Incomplete proposals will not be accepted. The date on which last information is received from the State shall be treated as date of receipt of the proposal.

4.3.3 Notwithstanding the above provision (Para 4.3.2), State should submit the proposal for the second installment before 15th February every year. Acceptance of proposal(s) after 15th February upto 28th February will be considered only in exceptional circumstances. Proposals will not be accepted after February. However, if the proposal received in the month of March is accepted under special circumstances, 30% cut in the allocation will be imposed.

4.3.4 Zilla Parishads/DRDAs are required to complete all the incomplete houses sanctioned/taken up in the previous years first (with the funds available during the current year) even if there is a deduction while releasing the 2nd installment in the previous year due to unavoidable circumstances. The targets fixed at the time of allocation of funds to the districts/states during the current year would be adjusted accordingly keeping in view the deduction/additional release, if any, during the previous year.
4.4 **Earmarking of Resources under the IAY:**

4.4.1 5% of the total allocated funds under IAY will be kept apart to meet the exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation under exceptional circumstances etc with a State-wise ceiling of 10% of annual allocation (including State share)\(^1\).

Proposals for this purpose have to come from State Governments/Admin. of UTs showing the extent of damage and the estimated fund requirement in respect of the proposed IAY houses provided assistance for construction of a house has not been obtained from any other source. In case of occurrences of calamities in any part of any State, funds under this component of IAY will be made available to those districts with the limit of 50% of the normal allocation for each district which will again be subjected to a ceiling of 10% of State allocation under IAY.\(^1\)

In order to facilitate timely relief to victims in the case of fire, riots and arson and enable immediate reconstruction of damaged houses, District Collectors/District Magistrates/ Deputy Commissioners at the district level are authorized to first incur the expenditure and extend assistance to victims of such calamities. The expenditure may be from their own resources or from the district’s IAY allocation. The ceiling of assistance to the beneficiaries will be as per IAY norms and the limits mentioned in the above para. The central share of the expenditure so incurred by the DRDA will be reimbursed by the Ministry of Rural Development. The DRDA will submit the proposal for reimbursement of central share along with details of families assisted and Utilization Certificate for the amount spent, duly signed by the Collectors. The Collector will also certify the occurrence & extent of the damage and also provide a certificate to the effect that no assistance for construction of house has been extended to the said victims of fire/riots/arson from any other source. The Ministry of Rural Development will meet such reimbursement expenditure from the 5% IAY funds earmarked for calamities\(^2\).

4.4.2 The unutilized amount, if any, of this provision of 5% of the funds of the scheme, will be utilized for allocation to the better performing States/Districts. The Ministry of Home Affairs or any other Ministry/Department handling the natural calamity or other emergent situation will also be informed about the allocation of these funds, in order to avoid any duplication in relief work. Physical and financial progress reports of the funds so spent have to be furnished by the State

---


Governments concerned on the work done within the provision of the allocation made for these contingencies.

4.5 Maintenance of Accounts:

Zilla Parishads/DRDAs will follow the accounting procedures prescribed by the Ministry of Rural Development. The finalized accounts of the previous year shall be got approved by the General Body of the concerned DRDA on or before 30th June and got audited on or before 31st August of the same year. Copies of the Audit Report as accepted by the General Body of the concerned DRDA shall be sent to the State Government and Central Government on or before 30th September of the year.

The above procedure will be in addition to any other procedures to be followed and requirements to be fulfilled by the DRDA as per the Articles of Memorandum of the Association.

4.6 Release of State share to DRDAs:

The State Government shall release its share to the Zilla Parishads/DRDAs within one month after the release of Central assistance and copy of the same should be endorsed to Ministry of Rural Development.

4.7 Separate Bank Account for the Indira Awaas Yojana:

The IAY funds (Central share as well as State share) shall be kept in a nationalized/scheduled or cooperative bank or a Post Office in an exclusive and separate savings bank account by the DRDAs.

4.8 Utilization of Interest Earned on Deposits:

The interest amount accrued on the deposits of the IAY funds shall be treated as part of the IAY resources.

4.9 Drawal of funds by the DRDAs:

Drawal of funds from the accounts shall only be made for incurring expenditure under the IAY.

4.10 Payment to beneficiaries:

Payment should be made to the beneficiary on a staggered basis depending on the progress of the work. The entire money should not be paid to the beneficiary in lump sum. Installments of payment to be linked to the progress of work can be decided by the State
Government or at the District level. Ideally, the funds should be distributed to the beneficiaries in two instalments, first instalment with the sanction order and the second instalment when the construction reaches the lintel level.

Funds under IAY should be transferred only directly into the beneficiaries’ accounts in a bank or post office. For this purpose, as soon as the beneficiaries are selected, they should be asked to open a Bank/Post Office account, in case they do not already have an account in any Bank or Post Office, and to intimate the account number to the Gram Panchayat/BDO/DRDA, as the case may be.1

1 Vide Ministry's order No. J-11012/1/06-RH(P) dt. 27/05/2008
CHAPTER - V
MISCELLANEOUS

5.1 Ban on contractors or departmental construction:

No contractor shall be involved in the construction of dwelling units under the IAY, by the Zilla Parishad/DRDA/Implementing Agency. If any case of construction through contractors comes to notice, Government of India will have the right to recover the releases made to the State for those IAY houses. The house should also not be constructed by any Government department. Government departments or organizations can, however, give technical assistance or arrange for coordinated supply of raw materials such as cement, steel or bricks if the beneficiaries so desire. The spirit of the IAY is that the house is not to be constructed and delivered by any external agency. On the other hand, the house is to be constructed by the beneficiary himself/herself.

To accelerate rural development programs in IAP districts made eligible as per Ministry of Rural Development’s Orders from time to time, the above guidelines have been relaxed. The District Administration may get the houses constructed for disabled, widows and old age beneficiaries who are unable to construct their own houses and are willing to get their houses constructed through government agencies. Each such case will require prior approval of District Magistrate/Collector and such cases in any particular year should not exceed 5% of district allocation.

5.2 Appropriate Construction Technologies and Local Materials:

Effort should be made to utilize, to the maximum possible extent, local materials and cost effective disaster resistant and environment friendly technologies developed by various institutions. Zilla Parishad/DRDA should contact various organizations/institutions for seeking expertise information on innovative technologies, materials, designs and methods to help beneficiaries in the construction/upgradation of durable, cost effective houses and disaster resistant houses. Help of Building Centres may also be taken to get the information on cost effective technologies/materials and conducting training for rural artisans. The State Governments may also arrange to make available information on cost effective environment friendly technologies, materials, designs etc., at district/block level. This information should only be for guidance and any other suitable location specific technology can be adopted by the beneficiaries.

5.2.1 Quality of the house

Efforts should be made to ensure that the house is a pucca one with permanent walls and permanent roofing. The permanent nature of the walls and roofing shall be determined in a manner such that the house is:

(i) able to withstand the weather conditions of the place throughout the year;

---

(ii) it should have minimum level of disaster resistant technology to be able to withstand minor earthquakes, cyclone, floods etc.

(iii) the walls are plastered at least externally.

It is also desirable that the house should have:

(i) adequate space for pursuing livelihood activities;

(ii) a verandah;

(iii) stair case to go to the top of the house;

(iv) rain water harvesting system

5.3 Type Design:

Each State Government will finalise its type designs for IAY houses along with technical and material specifications based on the principles detailed in Para 5.2.1. It is not necessary to have only one type design and one state can adopt more than one type designs depending upon local conditions.

The layout, size and type design of the IAY dwelling units should depend on the local conditions and the preference of the beneficiary. The houses, should be designed in accordance with the desire of the beneficiaries, keeping in view the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities, smokeless chullha, etc. and the community perceptions, preferences and cultural attitudes. The barrier free concept may be incorporated in the houses meant for the physically challenged, with a view to facilitating their smooth and free movement in the house. In areas frequented by natural calamities such as fire, flood, cyclones, earthquakes, etc., incorporation of disaster resistant features in design should be encouraged.

It is essential that for all the type designs approved by the State Government, the State Government should take responsibility and train sufficient number of masons and others who are involved in execution of the house as per the type designs. Similarly, the State Government should also have a programme to ensure that sufficient tools and materials required for construction of the houses as per type design like centering material etc. are available in each district for execution of the IAY houses. The systematic education programme should not only train the masons but also the beneficiaries.

The State Governments may publish a book containing various designs relevant in the area, along with the site plan, structural design foundation etc. These books should be kept in the Gram Panchayats.
5.4 Fuel Efficient Chulhas:

It should be ensured that each Indira Awaas Yojana dwelling unit is provided with a smokeless chulha, which is a fuel-efficient alternative, smoke free, healthy for clean environment and more convenient to use.

5.5 Drinking Water Supply:

The availability of drinking water supply should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana.

5.6 Environmental Improvements and Social Forestry:

Plantation of trees in the entire habitation or around the individual house may be taken up simultaneously. Trees may be planted near the housing clusters so that, in due course, enough trees are available nearby, to enable the beneficiaries to source fuel/fodder/small timber. Such plantations can be taken up under the social forestry programme. Some of the popular indigenous species whose plantation can be undertaken include Neem (Azadirachta indica); Mahuva (Madhuca indica); Amla (Emblica officianlis); Coconut (Cocos nucifera); Deodar (Credrees deadora); Mango (Magnifera indica); Oak (Quercus & Spp.); Rose wood (Dalbergia latifolia); Chandan (Santalum album); Pipal (Ficus religiosa) etc. This list is merely illustrative, and not exhaustive. Species may vary with region, location and geo/agro-climatic conditions. Cultivation of fruits and vegetables at household level in the houses may also be encouraged for improving nutritional status.

5.7 Training:

Officers dealing with the IAY at the State, district and Block levels must be trained in various disaster resistant features to be adopted in the houses and they should ensure that this is complied with during their field visits. In addition, local carpenters and masons should be trained for skill upgradation and use of low cost technology and local material under the SGSY. The awareness among the beneficiaries must be created about the disaster resistant and environment friendly technology through exhibitions of low cost technologies at the district and block level, seminars, workshops etc. The services of State Institutes of Rural Developments (SIRDs), Extension Training Centres may be taken up for this purpose.

5.7.1 Technical Supervision

Technical supervision should be provided for construction of an IAY house. Foundation laying and lintel level are critical stages for maintaining the quality of the house. Therefore, technical supervision should be provided at least at these two stages.
5.8 **Involvement of Non-Governmental Organizations:**

Suitable local Non-Governmental agencies with proven good track record wherever available may be associated for assistance in construction of dwelling units under the Indira Awaas Yojana. The supervision, guidance and the monitoring of construction can be entrusted to these non-governmental organizations. In particular, non-governmental organizations should be made use of to popularize the use of sanitary latrine and smokeless chulhas, as well as innovative technologies, materials designs, etc for cost effective construction. If necessary, funds can be utilized for this purpose from the earmarked funds for training or by dovetailing with the total sanitation campaign.

5.9 **Inventory of Houses:**

The implementing agencies should have a complete inventory of houses constructed/ upgraded under the IAY, giving details of the date of start and the date of completion of construction of dwelling unit, name of the village and Block in which the house is located; occupation and category of beneficiaries and other relevant particulars.

5.10 **Display of IAY Board and Logo:**

Completion of a dwelling unit in no case should take more than two years. On completion of an IAY dwelling unit, the Zilla Parishad/DRDA concerned should ensure that for each house so constructed, a display board is fixed indicating the Government of India Rural Housing logo, year of construction, name of the beneficiary etc. The expenditure on this account can be met from the funds available under the scheme accruing due to interest. The cost of each logo should not exceed Rs.30/-.

5.11 **Convergence with other Schemes:**

(i) The District Rural Development Agencies (DRDAs) will make concerted efforts to identify the programmes/schemes being implemented by various Ministries/ Departments of the Central Govt., which could be dovetailed with Indira Awaas Yojana so as to ensure that IAY beneficiaries also derive the benefits of these schemes intended for rural BPL households.
To ensure convergence between Indira Awaas Yojana and Total Sanitation Campaign following instructions are issued:-

a. All IAY beneficiaries who are sanctioned a house will be sanctioned one toilet each under TSC if eligible, simultaneously and admissible incentives will be provided to the beneficiary from TSC for construction of same. The authority sanctioning of the house under IAY will be responsible for ensuring that in cases where there is no toilet, incentives on construction of a toilet by the IAY beneficiary under TSC are simultaneously sanctioned.

b. The layout, location and technology of the sanitary latrines in IAY houses must be appropriately designed to ensure safe disposal of faecal waste preferably in leach pit toilet and as per the geophysical conditions of the region.

c. IEC material on TSC be included in IAY publicity material.

d. Joint Training programme must be organised for functionaries under TSC and IAY at State level, District, Block and Gram Panchayat level on provision of both schemes.

e. The clause for deduction of Rs. 600 from the IAY unit assistance in case a beneficiary fails to construct a toilet has been deleted from the IAY guidelines w.e.f Feb. 2006. Accordingly, it is reiterated that no deduction is to be made from the unit assistance for construction of houses. However, concentrated efforts should be made for awareness generation of the beneficiaries to ensure that they construct and use toilet while availing of the incentives amount provided under TSC.¹

(iii) As provided in Para 3.2 above, IAY Scheme will be converged with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) being implemented by the Ministry of Power for providing free electricity connections to BPL households in rural areas so that each IAY beneficiary could get a free electricity connection to his house.

(iv) As already laid down in para 5.5 of the IAY Guidelines, the availability of drinking water supply to an IAY household should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana. This can be ensured through convergence of the activities under National Rural Water Supply Programme (NRWSP) which is being implemented by the Department of Drinking Water Supply of this Ministry to provide every rural person with adequate water for drinking, cooking and other domestic basic needs on a sustainable basis.

The Reserve Bank of India has issued instructions to all the Nationalized Banks to disburse loans to IAY beneficiaries under Differential Rate of Interest (DRI) scheme. As provided in Para 3.1 and 3.3 above, under DRI Scheme, an IAY beneficiary can borrow up to Rs. 20,000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance under IAY. Through liaising with Nationalized Banks in the district, DRDA should render all possible assistance to IAY beneficiaries in procuring the top-up loans under DRI.

Life Insurance Corporation (LIC) of India has Insurance Policies called Janshree Bima for rural BPL families and Aam Aadmi Bima for the benefit of rural landless families. The DRDAs will furnish the particulars of all the willing IAY beneficiaries every month to the respective Nodal Agency which is implementing the Janshree Bima and Aam Aadmi Bima in the district so that all willing IAY beneficiaries derive the benefits available under these insurance policies.

In addition to the above convergence of schemes, efforts may also be made to ensure that a jobless IAY beneficiary gets a job card under National Rural Employment Guarantee Act 2005 (NREGA) and Self Help Group (SHG) membership under SGSY.

For effective monitoring of the convergence of the above programmes/schemes a Monthly Progress Report–3 (MPR-3) has been devised. The DRDAs will spare no effort in liaising with all the nodal agencies implementing the aforesaid schemes in the district in order to bring about the actual convergence of these programmes at the field level, will capture the data and furnish the same to this Ministry online every month in prescribed format.

CHAPTER VI
MONITORING & EVALUATION

6.1 Monitoring

Officers dealing with the IAY at the State headquarters should visit districts regularly and ascertain through field visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. Likewise, officers at the district, sub-division and block levels must closely monitor all aspects of the IAY through visits to work sites. A schedule of inspection which prescribes a minimum number of field visits for each supervisory level functionary from the State level to the block level should be drawn up and strictly adhered to. The State Government should prescribe the periodical reports/returns through which it should monitor the performance of IAY in the districts and also get appropriate reports and returns prescribed, to be collected by the Zilla Parishads/DRDAs. The monitoring of the programme at the State Level will be the responsibility of State Level Vigilance and Monitoring Committee for Rural Development Programmes. A representative or nominee of the Ministry of Rural Development, Government of India should invariably be invited to participate in the meetings of the Committee.

The reporting of complete and comprehensive data ranging from Physical, Financial targets and achievement, details of beneficiaries, progress of houses sanctioned and fund released alongwith convergence with various schemes etc. at all levels of implementation of the scheme should be uploaded through Indira Awaas Yojana-Management Information System (IAY-MIS) only. The details of AWAAASSoft e-Governance Solution is available in the User Manual on the site.
6.1.1. AWAASSoft

A web-based MIS Programme Software ‘AWAASSoft’ to capture beneficiary-wise data to monitor the IAY Scheme was launched on 16.7.2010. AWAASSoft is local language enabled workflow based transaction level Management Information System to facilitate e-governance in the system. This is a tool for management, generate all reports, funds released, progress in construction of houses and tracks convergence of all benefits. The MIS will be accessible not only to all the stake holders including beneficiaries but also citizens at large.

States have been advised to upload bulk entries for previous years. For current year States have been told to upload 100% data on AWAASSoft as release of 2nd Instalment is connected with expenditure generated through software.

6.1.2 Complaint Monitoring system

To deal with complaints, an effective Complaint Monitoring System with adequate staff should be set up at the state level which can visit, independent of the regular execution wing, and give a report to the implementing agencies about the short-comings/shortfalls, for effective redressal.

The website of the Ministry has interactive provisions for filing complaints. All Inspection reports should be hosted on the website.

6.2. Evaluation Studies

The Central Government may conduct periodic evaluation studies on the implementation of the Indira Awaas Yojana. These Evaluation studies may be got conducted by institutions and organizations of repute on the implementation as well as the issues thrown up by the Concurrent Evaluation, conducted by the Government of India. The States/UTs may also conduct Evaluation Studies on their own regarding the implementation and impact of the programme in their State. Copies of the reports of these evaluation studies conducted by the States/UTs should be furnished to the Government of India. Remedial action should be taken by the States/UTs on the basis of the observations made in these evaluation studies and also in the Concurrent Evaluation conducted by or on behalf of Government of India.

6.3. Transparency in Implementation of Indira Awaas Yojana

6.3.1 This requires greater transparency in the implementation of the IAY at various levels and hinges on the assumption that people should have access to information about implementation of these programmes in all their aspects. Disclosure of information should be the rule and withholding of information an exception. List of items (illustrative not exhaustive) on which information should invariably be made available to people to bring about greater transparency at village, block and district level is given below.
6.3.2 VILLAGE LEVEL:

(i) List of people below poverty line in the village.
(ii) Permanent IAY Waitlists both for SC/ST and non-SC/ST BPL households.
(iii) List of disaster resistant construction features suitable for the region/locality.
(iv) List of beneficiaries identified during preceding year and current year including details of SC/ST, women beneficiaries and physically/mentally challenged persons under Indira Awaas Yojana.
(v) Allocation made to the village under Indira Awaas Yojana.
(vi) Guidelines of Indira Awaas Yojana/ criteria of selecting beneficiaries.
(vii) Display of Indira Awaas Yojana signboard/logo on the allotted houses.

6.3.3 BLOCK LEVEL:

(i) Details of houses taken up at Block level with cost, sources of funds and implementing agency.
(ii) Distribution of funds village-wise for the scheme.
(iii) Allocation/availability of funds and progress in implementation of the Indira Awaas Yojana.

6.3.4 DISTRICT LEVEL:

(i) Distribution of the IAY funds block-wise/village-wise for the scheme.
(ii) Criteria for distribution of funds to blocks/villages including norms for its selection under the Indira Awaas Yojana.

6.3.5 SOCIAL AUDIT

System of social auditing of the Scheme will be followed.

6.4 CENTRAL PLAN MONITORING SCHEME (CPSMS):

A Central Plan Scheme Monitoring System (CPSMS) is implemented by the Office of Controller General of Accounts (CGA). CPSMS should be fully implemented expeditiously for IAY.
In order to make the visibility of funds at the lower levels available, the lower level agencies should also be registered on CPSMS. On complete registration, the Ministry, State level implementing agencies, DRDAs and Blocks would be able to see the availability of funds at all levels and monitor the trend of utilization.

CHAPTER VII
USE OF LOW COST TECHNOLOGY

7.1 There is a felt need for standardizing, popularizing and replicating cost-effective, disaster resistant and environment-friendly housing construction technologies, designs and materials and also developing ideal sustainable rural human settlements consistent with geo-climatic variations and natural disaster proneness. There is also a need for skill upgradation of rural artisans and other functionaries engaged in the field of rural housing and Habitat Development for adoption of cost effective technologies, materials etc. For adoption of such technologies, necessary low cost material is also required to be reduced.

7.2 Development of Low Cost Rural Housing Technology through RBC:

Under the Programme, efforts may be made to develop appropriate technologies and capacity building at the grassroot level in order to provide affordable house to the rural poor. This objective can be achieved by making use of the already established Rural Building Centres (RBCs) either by the Ministry or by HUDCO for transfer of technology, dissemination of information, skill upgradation through training, production of cost-effective and environment-friendly material/components, assistance and guidance to rural households/IAY beneficiaries in adoption of cost effective technologies/materials in construction of their houses.

7.3 Monitoring of the ongoing Projects for their successful completion:

The implementation of the already sanctioned ongoing projects of Innovative Stream for Rural Housing and Habitat Development and Rural Building Centres (RBCs) shall be monitored by the Ministry of Rural Development. The implementing Agency will be required to furnish the physical and financial progress of the project on quarterly basis regularly in the Proforma—III & IV respectively. Further, it shall be open to the Ministry of Rural Development to get the projects verified by HUDCO/NLM/Area Officers/any other agency to facilitate the release of funds to implementing agencies and completion of the projects. The Ministry of Rural Development can get these projects evaluated at any time and by any agency, if it so desires.
CHAPTER VIII
SCHEME FOR HOMESTEAD SITES

8.1 A Scheme for providing homestead sites to those rural BPL households who have neither agricultural land nor a housesite, has been launched, as part of IAY, w.e.f. 24th August, 2009 with the following basic parameters:

(i) For the purpose of allotting homestead sites, the beneficiaries will be selected only from the Permanent IAY Waitlists as per their priority in the list. Only those BPL households who have neither land nor housesite, will be eligible.

(ii) In the first instance, the State Government will regularize the land as a homestead site if it is presently occupied by a BPL household and if regularization is permissible as per the existing acts and rules.

(iii) If this is not the case, State Government will allot suitable Government land as homestead site to the eligible BPL household. The Government land includes community land (gocher etc.), land belonging to panchayats or other local authorities.

(iv) In case suitable Government land is not available for allotment as homestead sites, private land may be purchased or acquired for this purpose.

(v) However, before taking up land purchase or land acquisition, competent authority will certify that it was not possible to regularize occupied land, if any or that there is no suitable government land for allotment as homestead sites.

(vi) Financial assistance of Rs. 10,000/- per beneficiary or actual, whichever is less, will be provided for purchase/acquisition of a homestead site of an area around 100-250 sq.mt.

(vii) The land is required to be either in the name of the woman or jointly owned by the wife and the husband (in that order).
(viii) Funding will be shared by Centre and States in the ratio of 50:50 while in the case of UTs Central Government will fund 100%.

(ix) If the amount per beneficiary falls short, the balance amount will be contributed by the State Government.

(x) First instalment of the funds will be released only after the State certifies that it has no land to provide to the rural BPL either through regularization or through transfer and that it has identified the land meant for acquisition/purchase. Subsequent installments would be released when the States take possession of the land.

(xi) BPL families allotted land through purchase would be, to the extent feasible, provided house construction assistance in the same year.

(xii) The State Governments will be incentivised by allocating additional funds under IAY to the extent beneficiaries are provided with homestead site by way of regularization, allotment or purchase/acquisition. If necessary, a provision will be made in the guidelines to keep a portion of IAY funds apart for incentivising the States. The unspent amount, if any, out of this component will be distributed to the better performing districts.

(xiii) The States will be expected to provide funds for the proposed scheme over and above their existing budget for similar initiatives. This is also subject to the condition that the States should continue to budget for the Scheme an amount not less than their previous year's budget.

8.2 Monitoring Formats

The Scheme of Homestead Sites shall be monitored as per monitoring formats MPR-1 and MPR-2. Similarly Action Plan for providing homestead sites and proposals for release of funds will be submitted as per Proforma – I and II.
PROFORMA FOR RELEASE OF 2\textsuperscript{ND} INSTALMENT PROPOSAL

UNDER

INDIRA AWAAS YOJANA

DURING THE YEAR : \\
NAME OF THE DISTRICT : \\
NAME OF THE STATE : \\

30
# DOCUMENTS ATTACHED WITH THE PROPOSAL

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Documents/clarifications</th>
<th>At pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Proforma for release of 2nd instalment</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Utilisation Certificate for the previous year (in original)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Check List</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Audit Report for the previous year (in original)</td>
<td></td>
</tr>
<tr>
<td>(i)</td>
<td>Auditors observation</td>
<td></td>
</tr>
<tr>
<td>(ii)</td>
<td>Receipt &amp; Payment statement</td>
<td></td>
</tr>
<tr>
<td>(iii)</td>
<td>Income &amp; expenditure statement</td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td>Balance sheet</td>
<td></td>
</tr>
<tr>
<td>(v)</td>
<td>Bank Reconciliation Statement</td>
<td></td>
</tr>
<tr>
<td>(vi)</td>
<td>Block wise expenditure statement</td>
<td></td>
</tr>
<tr>
<td>(vii)</td>
<td>Action Taken Report on the points of the observations of the Auditor, if any/nil observation.</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>A certificate stating that the Permanent Waitlist has been prepared and the beneficiaries are selected out of the list.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>The DRDA shall also furnish a certificate to the effect that at least one Meeting of the State Level Vigilance &amp; Monitoring Committee during the year ............... and ............... have been conducted and provide dates of such Meeting(s).</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Certificate(s) in respect of transfer of funds from PD and CA</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Bank Details in prescribed format</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Copies of State matching share for the year .................</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Certificate from C.A. in respect of auditing the accounts of all the Implementing Agencies</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>All other documents/clarifications sought by the Ministry (while previous installments was released conditionally).</td>
<td></td>
</tr>
</tbody>
</table>

signature________________
(full name with official seal)

Project Director/CEO
DRDA/ZP

Date:_______________
## INDIRA AWAAS YOJANA
PROFORMA FOR RELEASE OF SECOND INSTALMENT

1. **YEAR**: 

2. **Name of DRDA/ZP**
   
   **Address**

   a) **Tele. No.**
   
   b) **Fax No.(if any)**
   
   c) **E-mail address (if any)**

3. **Central Allocation for the current year**

4. **Financial Details are as under:**

   (Amount Rs. in lakhs)

<table>
<thead>
<tr>
<th>Releases</th>
<th>Current Year (i.e. ..............)</th>
<th>Previous Year (i.e. ..............)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Central Release</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. State Release</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. **Expenditure Details:**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Items</th>
<th>Current Year (i.e. ..............)</th>
<th>Previous Year (i.e. ..............)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (a)</td>
<td>Carryover funds from the previous year ..........</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Amount of uncashed cheques with the agencies/</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cheques in transit of the previous year ..........</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Releases under IAY received by the DRDA :</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Centre (i) of Current year</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(i.e. ..................)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(ii) of previous year</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(i.e. ..................)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) State (i) of Current year</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(i.e. ..................)</td>
<td></td>
</tr>
</tbody>
</table>
6. Utilization Certificate for the previous year (................... ) is enclosed in the prescribed proforma – IV (Form 16 GFR-19A)

7. Audit report of the previous year (................... ) with the relevant certificates duly recorded by the Auditor is enclosed.

8. It is certified that:
   (i) no major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of the DRDA/ZP under Indira Awaas Yojana;
   (ii) necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/has been sent to the Ministry shortly;
   (iii) all the funds under the scheme have been kept in the Savings Bank Account. No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.
   (iv) the Action Plan for the current year has been approved in respect of DRDA/ZP share of funds;
   (v) the Village Level Vigilance Committees have already been constituted and they are functional;
   (vi) all conditions laid down in the IAY guidelines are being fulfilled while implementing the scheme.

Signature
(full name with designation & official seal)

Project Director/Officer
DRDA/ZP

Date: ____________________
1. Certified that a sum of Rs. _______ lakhs (rupees _______________ only) was received by DRDA/ZP __________ as Grants-in-Aid during the year ______ as per details given below, from the Center Rs. ________ lakhs (rupees ______________ only). Further, a sum of Rs. _______ lakhs (rupees __________ only) being the unspent balance of the previous year ______ was allowed to be brought forward for utilization during the current year ______. The misc. receipts of the Agency during the year was Rs. ______ lakhs (rupees ______ only).

   a) Unspent Balance from Previous Year (……………….)

      (i) Funds laying with the DRDA : Rs.____
      (ii) Funds laying with the Blocks/Implementing Agencies : Rs.____
      (iii) Amount of uncashed cheques as per Bank Reconciliation Statement ...... : Rs. ____

      TOTAL : _____

   b) Fund of the previous year........ received during this year........ : Rs. ______ lakhs

<table>
<thead>
<tr>
<th>Letter No./Date</th>
<th>Central Govt.</th>
<th>State Govt.</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

c) Grants received during this year ........... : Rs. ______ lakhs

<table>
<thead>
<tr>
<th>Letter No./Date</th>
<th>Central Govt.</th>
<th>State Govt.</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
d) Misc. receipts of the Agency, if any:

e) Interest receipts:

f) Total Funds Available (a+b+c+d+e):

g) Total Expenditure incurred (as per BES):

h) Unencashed Cheques (as per BRS ........... during the year):

i) Closing balance (including uncashed cheques of the current year):

2. It is also certified that out of the above mentioned total funds of Rs. lakhs (rupees only) available with the DRDA / ZP, a sum of Rs. lakhs (rupees only) has been utilized by DRDA / ZP Village Panchayat during the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. lakhs (rupees only) remaining at the end of the financial year would be utilised for the programme next year including Rs. lakhs (rupees only) of uncased cheque.

3. Certified that I have satisfied myself that the conditions on which Grants–in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

4. The utilization of the aforesaid fund resulted into the following:

   (a) Outcomes:

      i) Target fixed during the year

      ii) Number of Houses constructed / completed

      iii) Number of Houses under construction

      iv) Number of Houses yet to be taken up

   (b) Physical outcomes (No. of houses allotted to):

<table>
<thead>
<tr>
<th>Category</th>
<th>Female</th>
<th>Total female / male</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ST</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minority</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Kinds of checks exercise

i. The Agency’s Statement of accounts for the year ___________ duly audited by the Charted Accountant have been obtained and sanctioned.

ii. The Utilization Certificates and Audit / inspection Reports for the prescribed year of the district have been obtained and duly scrutinized. It has been ensured that the physical and financial performance under IAY has been according to the requirement as prescribed in the guidelines issued by Government of India / State Government.

iii. The Payment has been made to the beneficiaries through Cheques / DD / Account’s Transfer / Cash directly by DRDA / through Block / Gram Panchayat (strike out whichever is not applicable).

Encl: copies of sanction orders of the State share issued by the State Govt.

Signature __________________________
(full name with official seal)

Project Director / Officer

DRDA/ZP

Date: ____________

(G.I., M.F., O.M. No. F. 14(1) E.II(A)/73 dated 23rd April, 1975)
CHECK LIST FOR RELEASE OF SECOND INSTALMENT UNDER THE INDIRA AWAAAS YOJANA (IAY)

1. Whether the District has utilized 60% of the total available resources during current year. Yes/No

2. Whether the Opening Balance during the current year exceeds 10% of the funds available during the previous year Yes/No

3. Whether the Utilization Certificate has been furnished for the previous year. Yes/No

4. Whether the Audit Report for the previous year has been furnished. Yes/No

5. Whether the required certificate along with the Audit Report have been received from the Auditors and attached with the Audit Report as per Para 4.2 (b) (v). Yes/No

6. Whether the utilization on the earmarked sector of SCs/STs during the previous year has been in accordance with the Guidelines and submitted to the Ministry. Yes/No

7. Whether No-Embezzlement, No Diversion Certificate have been furnished to the Ministry. Yes/No

8. Whether the Certificate for keeping the funds in a separate Savings Bank Account has been submitted. Yes/No

9. Whether the State-matching share has been released during previous years. (if yes, copies of the sanction order duly attested by concerned PD/CEO be enclosed) Yes/No

10. Action Taken Report on the observations made by the Auditor in the Audit Report during the previous year Yes/No

Signature: ____________________
Name in full ____________________
Office Stamp of PD,
DRDA/CEO, Zilla Parishad
Dated: ________________
## Indira Awaas Yojana (IAY)
### State Wise Financial Performance Year

### Name of the State (Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Name of the Districts/DRDAs</th>
<th>Opening Balance as on 1st April</th>
<th>Allocation</th>
<th>Release of Funds</th>
<th>Fund Released Previous Year but Received during Current Year</th>
<th>Misc. Receipt/Interest etc.</th>
<th>Total Available Funds (Col. 3+10+13+14)</th>
<th>Utilisation of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Central Allocation</td>
<td>State Matching Share</td>
<td>Total (Col. 4+5)</td>
<td>Central Release</td>
<td>State Matching Share Due</td>
<td>State Share Released by State</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
</tr>
</tbody>
</table>

Total

---

39
## INDIRA AWAAS YOJANA (IAY) DISTRICT WISE PHYSICAL ACHIEVEMENTS YEAR

### NAME OF THE STATE

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Districts/DRDAs</th>
<th>Annual Target for the Year</th>
<th>Houses Sanctioned During the Year</th>
<th>Out of the Houses Sanctioned during the Year, Houses Allotted in the Name of</th>
<th>Houses under construction</th>
<th>Houses Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Scheduled Caste</td>
<td>Scheduled Tribe</td>
<td>Minority</td>
<td>Others</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Total:

<p>| | | | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

(Rs. in Lakhs)
### INDIRA AWAAS YOJANA (IAY)

#### DISTRICT WISE CONVERGENCE PROGRESS

|---------|----------------------|-----------------------------------|---------------------------|----------------------------------------------------------|-------------------------------|-------------------------------|-----------------------------|-------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------|-------|

**TOTAL**