

INTRODUCTION

1. Pradhan Mantri Awas Yojna (PMAY), Housing for All – 2022

1.1 Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, HFA is a program launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), in Mission mode which envisions provision of Housing for All by 2022 when the Nation completes 75 years of its Independence. The Mission seeks to address the housing requirement of urban poor including slum dwellers through following program verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource.
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for beneficiary-led individual house construction

1.2 SCOPE OF PRADHAN MANTRI AWAS YOJNA

- "Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022.
- Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component 1.2 of credit linked subsidy which will be implemented as a Central Sector Scheme.
- A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. 1.3 The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.
- States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident 1.4 of that urban area for being eligible to take benefits under the scheme.
- Mission with all its component has become effective from the date 17.06.2015 and will be implemented up to 31.03.2022.

1.3 OBJECTIVE OF THE PRADHAN MANTRI AWAS YOJNA

- To support construction of houses up to 30 square meter carpet area with basic civic infrastructure.
- To Promote Slum redevelopment projects and Affordable Housing projects in partnership having basic civic infrastructure like water, sanitation, sewerage, road, electricity etc.
- To ensure that the houses under PMAY should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the National Building Code and other relevant Bureau of Indian Standards (BIS) codes.
- To encourage formation of associations of beneficiaries under the scheme like RWA etc. to take care of maintenance of houses being built under the mission.

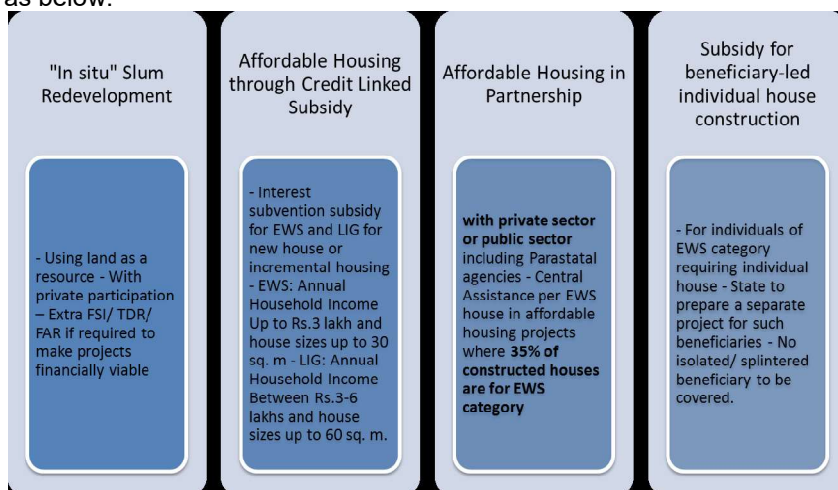
TPQMA REPORT DHARAMSHALA

1.4 COVERAGE OF THE MISSION AREA

The mission will be implemented for Dharamshala Municipal Corporation that covers a total area of 27.60 Sq. Km.

1.5 IMPLEMENTATION METHODOLOGY

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are as below:



1.6 PROJECT SELECTION CRITERIA

As per the guidelines following considerations have been adopted by the Municipal Corporation Dharamshala for the Selection of beneficiaries list for Vertical 2, 3 and 4

- Land ownership status
- Willingness of beneficiaries
- Beneficiaries belongs to vulnerable society.

1.7 PROCESS TO DEMAND SURVEY FOR HOUSING REQUIREMENT

Citizen participation and engagement was essential to the process for estimating the housing demand. Various multilevel meetings & consultation workshops have been conducted by the Urban Development Department of Himachal Pradesh & Municipal Corporation Dharamshala.

- The meetings at city level ward level and community level have been organized with convergence to Smart City Workshops.
- IEC activities (such as advertisement in newspaper, nukkad natak etc.) at city level ward level to generate housing demand.
- With support of NYK volunteers face to face consultations have been conducted.
- Involved Self Help Groups for creating awareness and to generate house demand.

1.8 DEMAND SURVEY OF HOUSING REQUIREMENT

As instructed by the Directorate of Urban Development, Municipal Corporation Dharamshala identified the housing demand for vertical 2 & 4. The Demand survey and reception of application was initiated from November 2015 and is under process. The total number of application received till 31st January 2016 was 309 and out of these 76 are under vertical 2 i.e. Credit Link Subsidy. As per the prerequisite of the guidelines, special consideration was given to women/ physically disabled from economically weaker section of the society.

As per the DPR provided by U.D. Himachal Pradesh, 191 beneficiaries (28 New Construction & 165 Enhancement) were identified & DPR prepared accordingly. **But during the visit, it was reported by the staff that number has been changed to 102 (28 New Construction & 74 Enhancement) & the reporting is being done accordingly.** The applicant name, address and other information about applicants is attached at annex- 1-A, (New Construction) and annex-1B (Enhancement).

1.9 STATE INITIATIVE / CONTRIBUTION – PMAY

Sr. No	Attributes	Details
1.	Central Share	1.5 Lakh per Dwelling Unit
2.	State Share	0.15 Lakh per Dwelling Unit
3.	Beneficiary Contribution	3.05 Lakhs per dwelling unit for new construction and remaining amount for enhancement as per list.
4.	Unit Cost of Dwelling Unit for EWS 30 SqMt	4.70 Lakh per Unit.

**** Estimate is calculated as per design and HPPWD 2009 Schedule of Rates**

2.1 OPERATION AND MAINTENANCE ACTIVITIES

Infrastructure and social infrastructure has been developed with the municipal infrastructure fund or the central / state run assistance/funds/grants to the ULB.

2.2 Dwelling Unit / Housing

Beneficiaries will be responsible for the maintenance of their houses.

2.3 Proposed Building Lay-Out

The sample house designs were prepared for EWS for carpet area of 30 sq.mts. The National Building Code was referred while designing the housing for EWS and construction cost has been worked out following the design. The detail of estimated cost is Rs. 4.70 lacs as annexed in DPR. Out of which 1.65 lacs (1.5 lac by G.O. I. & 0.15 lacs by Govt of Himachal Pradesh) is to be given as grant and balance 3.05 lacs is to be spent by beneficiaries for which all the beneficiaries have given their consent. The building plans are approved by the Department of Town & Country Planning (HP) under National Building Code, 2005.

2.4 State Initiative/Contribution – PMAY

Contribution breakup for New Construction

1. Central share Rs 1.5 Lakh per dwelling unit
2. State share Rs. 15000 per dwelling unit
3. Beneficiary contribution Rs. 3.05 Lakh
4. Unit cost of dwelling unit for EWS 4.70 Lakh*

* Cost of construction is as per H.P. SoR, 2009.

2.5 The central and state assistance is being transferred to individual bank account of beneficiary. The installments will be transferred only after tracking progress of the individual house and uploading the geo-tagged photographs on website. It has been decided at ULB level to release the grant as follows.

Sr. No	No of installment	Amount	Stage.
1.	1 st Installment	45000/-	On completion of foundation.
2.	2 nd Installment	45000/-	On completion up to lintel level
3.	3 rd Installment	45000/-	On laying of roof slab.
4.	4 th Installment	30,000/-	On completion .

3. Status of the Project.

3.1 Physical

Out of 102 beneficiaries (28 new construction and 74 enhancement), sanction letter has been issued to 60 beneficiaries only (21 N & 39 E).List attached at Annex-2. Out of these 60 , only 59 have started the work & as per decision of ULB, different amount as grant has been disbursed to them & same is shown in table 1 below:-

PMAY-HFA Status of MC Dharmshala

Table -1

Beneficiary Led Individual Household Construction	Total No. of beneficiaries	Sanction Letter Issued	1 st Installment	2 nd Installment	3 rd Installment	4 th Installment (Completed)
New Construction	28	21	20	20	18	8
Enhancement	74	39	39	37	35	21
Total	102	60	59	57	53	29

Status of balance 43 beneficiaries (DU's) in as under.

- One beneficiary (Subhadra) to whom sanction letter was issued, promised to Start the work but did not start. Notice has been issued to her.
- The name of 11 beneficiaries were rejected during geo-tagging as they were already having pucca houses.
- Rejection letter has already been issued to 10 beneficiaries who were living on Govt.Land.
- Remaining 22 beneficiaries (inclusive of 1 mentioned at (i)) have not started work due to financial constraints. Notices have been issued to them to start the work. If they fail to start by March 2019, rejection letter shall also be issued to them.

3.2 Financial

Till date ULB has received Rs. 12,61,7100/- & ULB has utilized Rs. 84,14000/- and Rs. 4158100/- are lying un-utilized with ULB. Financial position is shown in table 2

Table-2

Total Fund Received (in Rs.)	Fund Utilized (New Construction) (in Rs.)	Fund Utilized (Enhancement) (in Rs.)	Total Fund Utilized till 31 st March, 2018 (in Rs.)	Fund remaining with ULB (in Rs.)
12,61,7100/-	28,50,000/-	5609000/-	8459000/-	4158100/-

Installment wise release of funds is also tabulated below in table 3 & 4

Installment wise Funds Release

New Construction

Table-3

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total Paid (In Rs.)</u>
8	1,65,000	13,20,000
10	1,35,000	13,50,000
2	90,000	1,80,000
	Total	28,50,000/-

Enhancement (For Beneficiary with more than One Room)

Table-4

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total (In Rs.)</u>
19	1,65,000	31,35000
2	1,57000	3,14000
14	1,35,000	18,90000
2	90,000	1,80,000
2	45,000	90,000
	Grand Total	5609000

Total paid

- (1) New Construction
(2) Enhancement (with more than one room)

Rs 28,50,000
Rs 5609000
Total 84,59000/-

3.3. On direction of Deptt of Urban Development, Himachal Pradesh, TPQMA visited the town of Dharmshala on 6th & 7th August 2018 and as desired, 50 dwelling units (DUs) were visited in different wards of Dharmshala (List along with photographs is attached at Annex-5). DUs were at different stage of construction as shown in photographs. **Number of beneficiaries were inter-acted & all of them reported that no problem was faced by them for getting beneficiary share form ULB.**

Third Party Quality Monitoring Agency (TPQMA) under PMAY-HFA (U) in Himachal Pradesh. 2018

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY


Name of TPQM Agency		M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)	
Date of Visit		6 th & 7 th August 2018	
Current Visit No.		1 st	
Previous visit with date		N.A.	
A. PARTICULARS OF PROJECT			
1	Name of the State /UT:	Himachal Pradesh	
2	Name of the City:	Dharmshala	
3	Name of Project:	Pradhan Mantri Awas Yojana-All (Urban) Mission.	
4	Project Code:	800930104	
5	Implementing Agency (ULB)	Municipal Corporation Dharmshala	
6	Location of the Project (Slum name, Ward etc.	Dharmshala (Ward No 1to ward No 17)	
7	Type of Project :		
	(i) No. of Beneficiaries (New Construction)	Yes.	
	(ii) No. of Beneficiaries (Enhancement)	Yes	
8	No of EWS. Houses in the project	102	
9	Date of approval by SLSMC	April 2016	
10	Approved Project Cost (Rs. Lakhs):	4.70x102= 479.40 (includes 188.50 lacs subsidy to given by GOI & Govt of HP)	
11	Date of sanction of 1 st installment of central assistance by CSMC	8/2016	
12	Duration of Project	2 Years .	
13	Date of commencement	Scheduled	Actual
		10/2016	10/2016
14	Date of completion	Scheduled	Expected
		Oct 2018	Oct 2019
15	Inspection undertaken by (Name) (with contact detail) :	Er. A.K. Jairath Mob. 9814400178	

16	Name of State representative present during visit	Nil
17	Name of ULB representative present during Visit	Mr. Vikas Singh, Urban Planner, CLTC PMAY Ms. Arunika Sharma, Urban Planner, CLTC PMAY
18	Name of Contractor's representative present during visit	Nil
19	Whether list of Beneficiaries finalized?	Yes
20	If finalized, whether uploaded in PMAY MIS?	Yes
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	In the case of New Construction 2 beneficiaries are missing from the DPR (Number Shown is 26)
22	Any other comment	Only 59 beneficiaries out of 102 have started the work.
B. QUALITY ASSURENCE IN THE PROJECT		
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	Yes, a workshop was organized by the ULB in order to sensitize the beneficiaries for disaster resistant and quality construction.
2	(i) Whether the structural Designs are approved / Proof checked by competent Authority (ii) Name of the approving authority for structural design. (iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction. (iv) The work is being executed as per the approved drawings fit for execution.	i. Yes ii. NIT Hamirpur iii. There is no proposal for multi- storied building in this DPR. iv. Yes
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Yes.
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	Yes.
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Mode of mixing is manual and mixing is done by volume. Batch Mixing is not possible, being small quantity of concrete.
6	Whether Surface of reinforcement is clean and free from rust?	Yes
7	Whether potable water is used for construction?	Yes.
8	Whether proper water / cement ratio has been ensured?	No
9	Whether the concrete being cured adequately as per requirements	Yes.
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	i. Yes ii. Yes iii. Yes
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	Yes (by sh. Vishal Pathak)
13	Quality of work and workmanship, Comments on	-
	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Need improvement.

	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory.
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	Satisfactory.
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Need improvement .
	v. Plastering	Satisfactory
	vi. Doors and windows	Satisfactory
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	No
	x. Any other	Overall quality is satisfactory.
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Already exists.
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Satisfactory.
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	NA
19	Whether disaster resistant features have been incorporated?	Yes.
20	Any other comments	Supervision by staff is satisfactory.
21	Report on Overall assessment of quality	(Attached at annexure 4)
C. PROGRESS - HOUSING COMPONENTS		
1	Numbers of houses sanctioned in the project	102
2	Numbers of houses Completed	29
3	Numbers of houses in progress	30
4	Stages of Progress:	2
	i) Foundation/ Plinth level (Nos.)	4
	ii) Lintel level (Nos.)	13
	iii) Roof level (Nos.)	11
	iv) Finishing level (Nos.)	29
	v) Total units completed (Nos.)	
5	Numbers of houses not started	43
6	Reason for non-starter of houses, if any	10 beneficiaries are on government land, 22 have financial constraints/land dispute and 11 have pucca houses
7	Numbers of houses occupied by the Beneficiaries	29
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	Balance houses are under construction.
9	Size of Unit (Carpet Area)	Sanctioned
		As per Implementation
	30 sqm.	➤ 30sqmt to 50 sq.m.

10	Overall physical progress of Housing (in %)	45%
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.
13	Whether the building plan(s) conform to NBC norms?	Yes.
14	Whether authenticated building plans and revisions if any, are available?	No
15	Deviation, if any	Due to topographical constraints, the beneficiaries have modified the building plans and as per local site conditions.
16	Any other comment	Progress need to be accerlated
D. CIVIC INFRASTRUCTURE		
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	Yes.
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Yes.
3	Any other comments	In most of the area, civic infrastructure exist.
E. SOCIAL INFRASTRUCTURE		
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Already exist.
2	Any other comments	
F. FINANCIAL PROGRESS & FUND UTILIZATION (Rs. in Lakhs)		
1	Sanctioned fund for entire project.	479.40
2	Amount of funds received up to date	126.17
3	Up-to date Expenditure	84.59
4	Amount of funds Utilized (out of received)	84.59
5	Amount of Expenditure by ULB	Nil
6	Amount of Expenditure by Beneficiaries	149.00
7	Balance funds Expected/due from stakeholders	NA
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No.
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	Yes. Due to non availability of suitable & eligible beneficiaries.
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
<u>Undertaken by Implementation agency to improve the:</u>		
1	Physical Progress	Continuous capacity building of beneficiaries on site by the CLTC members and regular field visit by the Additional Commissioner, Dharamshala Municipal Corporation in order to expedite the construction of houses
2	Financial Progress	Community Organizers engaged by NULM mission have been involved in door to door campaigning of PMAY and were identified for formation of Self Help Groups and their federations in urban areas, in order to build their capacities, facilitate financial inclusion, provide them with handholding support and ensure their sustainability in the long run

3	Quality management	Pre-approved Disaster Resistance house plans are provided by the Dharamshala Municipal Corporation and beneficiaries are also assisted by the Corporation during the time of construction for Disaster Resistance House Construction.
4	Comments and suggestions of TPQMA on above	Implementation procedure being adopted by M.C. Dharmshala is satisfactory.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	No
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	Already exists
3	Reasons for delay in completion of housing and Infrastructure, if any	Due to non availability of suitable & eligible beneficiaries.
4	Any specific observation by the beneficiary	They are satisfied.
5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	(i) Proper quality check is being exercised by the staff. (ii) Only 59 beneficiaries have started the work. Earnest efforts need to be made to ensure that balance eligible beneficiaries start their work.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	NA
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Attached at page 1 to 10

(Signature)	
Name & Designation	Ashok Kumar Jairath (Managing Partner)
Date	14.8.2018

Annex -3

BRIEF NOTE ON OVERALL ASSESSMENT OF QUALITY

The Project has been sanctioned under Pradhan Mantri Awas Yojana-Housing for All by 2022. The mission seeks to address the housing requirement of urban poor including slum dwellers through following four programme verticals.

Vertical I	"In situ" rehabilitation of existing slum dwellers using land as a resource through private participation
Vertical II	Promotion of Affordable housing for weaker section through Credit Linked Subsidy (CLS) for EWS (30 sqm) and LIG(60sqm) for new construction or incremental housing
Vertical III	Affordable housing in Partnership with Public & Private sectors (with 35% for EWS)
Vertical IV	Subsidy for beneficiary – led individual house construction or enhancement

The project at Dharmshala has been approved against vertical IV i.e. subsidy for beneficiary –Led house construction or enhancement . The criteria for beneficiary led construction adopted for houses is as under.

7.5.1 Criteria for Beneficiary Led Construction of Individual House

The demand under this component is generated based on following criteria:

- The Applicant should belong to EWS Category.
- Preference is given to families residing in Kutcha house- Widows, PH,

Divorced & Sr Citizen

- All the BPL card holder families were included in the demand survey.
- Applicants with clear entitlement of Property on which they are going to construct were considered.
All the applicants were asked to submit the land/house title and should be able to provide clear NOC for extension and new construction within the ambit of Byelaws.
- Applicants residing on encroached land or any govt land not owned by them are been forbidden from this scheme and were considered in AHP or In-situ component.
- Identification of applicants for BLC was purely based on self Income certification and BPL card Holdings and non slum residents.

From the above, it is clear that DU's are being constructed by beneficiaries belonging to EWS category or having BPL cards. We should not expect quality work conforming to PWD specifications from these stakeholders. Proper guidance is being imparted to them by concerned officials for maintaining/improving quality of the work. However it has been left to the individuals to construct their houses with whatsoever specifications they adopt depending upon their financial position.

OBSERVATION & SUGGESTION

1. Balance identified beneficiaries must be persuaded to start and complete the work so as to exhaust the scope of project.
2. Municipal Engineer must involve to guide the beneficiaries to ensure quality of work & particularly structural safety.
3. Two beneficiaries namely Jeevan Lata w/o Mahesh Chand & Keshav Sharma S/o Mahar Dass have not started the work after taking 1st installment. They should be persuaded to start the work & complete the same in time bound manner, failing which amount given to them should be recovered.

Photograph

TPQMA REPORT MC CHAMBA

1.1 Preparation of Housing for All Plan of action.

ULB considered vertical 2-4 and collected the data from beneficiaries Based on the collected beneficiary data, priority was fixed as per of scheme guideline.

Beneficiary led Construction (vertical No 4)

Total No of Beneficiaries = 378

Credit link subsidy scheme (Vertical No 2)

Total no of beneficiaries = 39

1.2 Demand Survey of Housing Requirement.

The Demand survey of Kullu city is initiated from 6th November 2015 and is still under process. The total demand generated for housing requirement came to 417 beneficiaries as per application received till date. The process of household survey is still under process. Under II (Credit Linked Subsidy (CLS) and IV (Beneficiary-Led individual house construction or enhancement) vertical components, the demand came to 39 beneficiaries & 378 beneficiaries respectively.

Table -1 Total Beneficiary Detail

Number of Beneficiaries				
City	Credit Linked Subsidy	Beneficiary led individual house construction or Enhancement	Total	Proposed Beneficiaries
Chamba	39	378	417	417

Project Name: Beneficiary Led Construction (Vertical-4)

As no work against credit linked subsidy scheme has been taken up, the reporting is being done regarding 378 beneficiaries (vertical –IV) only.

1.3 Proposed Building Layout.

The sample house designs were prepared for EWS for carpet area of 30 sq.mts. The National Building Code was referred while designing the housing for EWS and construction cost has been worked out following the design. The detail of estimated cost is Rs. 6.45 lacs as annexed in DPR. Out of which 1.65 lacs (1.5 lac by G.O. I. & 0.15 lacs by Govt of Himachal Pradesh) is to be given as grant and balance 4.80 lacs is to be spent by beneficiaries for which all the beneficiaries have given their consent. The building plans are approved by the Department of Town & Country Planning (HP) under National Building Code, 2005.

1.4 State Initiative/Contribution – PMAY

Contribution breakup for New Construction

1. Central share Rs 1.5 Lakh per dwelling unit
2. State share Rs. 15000 per dwelling unit
3. Beneficiary contribution Rs. 4.80 Lakh
4. Unit cost of dwelling unit for EWS 6.45 Lakh*

* Cost of construction is as per H.P. SoR, 2009.

1.5 The central and state assistance is being transferred to individual bank account of beneficiary. The installments is being transferred only after tracking progress of the individual house and uploading the geo-tagged photographs on website. It has been decided at ULB level to release the grant as follows.

Sr. No	No of installment	Amount	Stage.
1.	1 st Installment	45000/-	On completion of foundation.
2.	2 nd Installment	45000/-	On completion up to lintel level
3.	3 rd Installment	45000/-	On laying of roof slab.
4.	4 th Installment	30,000/-	On completion .

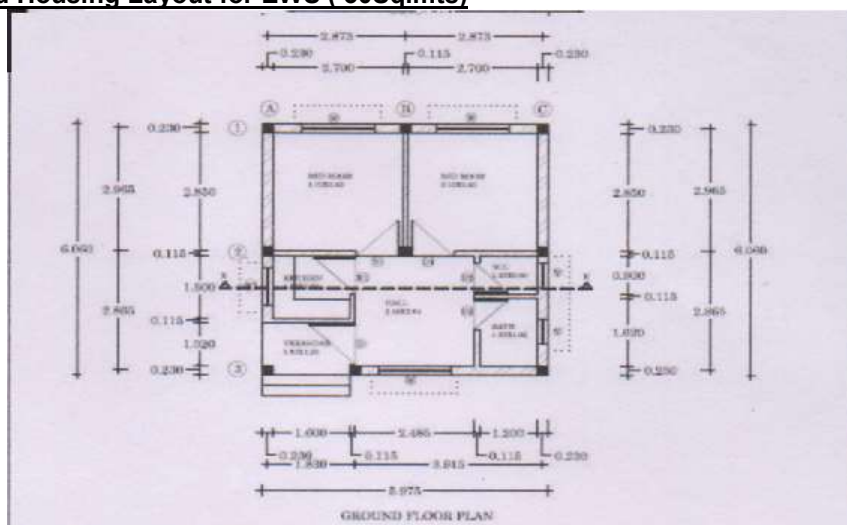
1.6 Operation and Maintenance Activities

Infrastructure and social infrastructure would be developed with the municipal infrastructure fund or the central / state run assistance/funds/grants to the ULB. -Beneficiaries will be responsible for the maintenance of their respective houses.

2.1 Design Solution

Beneficiary are supposed to build their own houses with technical support from Municipal Council Chamba CLTC who provide technical guidance to the beneficiaries and will help in introducing new building technologies and construction methods.

Proposed Housing Layout for EWS (30Sq.mts)



Status of the Project.

2.2 Physical

Out of 378 beneficiaries (new construction) sanction letters have been issued to 231 beneficiaries (List of attached at Annex-A). Out of these only 133 (List of attached at Annex-B) have started the work & as per decision of ULB, different amount as grant has been disbursed to them & same is shown in table 1 below:-

PMAY-HFA Status of MC Chamba

Table -2

Beneficiary Led Individual Household Construction	Total No. of beneficiaries	Sanction Letter Issued	1 st Installment	2 nd Installment	3 rd Installment	4 th Installment
New Construction	378	231	133	120	88	7
Total	378	231	133	120	88	7

2.3 Financial

Till date ULB has received Rs. 24888790 & ULB has utilized Rs. 1555500 and Rs. 9333790/- are lying un-utilized with ULB. Financial position is shown in table 3

Table-3

Total Fund Received (in Rs.)	Fund Utilized (New Construction) (in Rs.)	Fund remaining with ULB (in Rs.)
24888790/-	15555000/-	93,33790/-

Installment wise release of funds is also tabulated below in table 4

Installment wise Funds Release New Construction

Table-4

Number of Beneficiary	Amount Released (In Rs.)	Total Paid (In Rs.)
7	1,65,000	11,55,000
81	1,35,000	10935000
32	90,000	28,80,000
13	45,000	585000
133	Total	15555000

Total paid

(3) New Construction (N) 15555000

Total 15555000/-

2.4. On direction of Deptt of Urban Development, Himachal Pradesh, TPQMA visited the town of Chamba on 7th August. As desired, 50 DU's were visited by TPQMA in different wards of Chamba (List along with photographs is attached at Annex-D). DUs were at different stage of construction as shown in photographs. **Number of beneficiaries were inter-acted & all of them reported that no problem was faced by them for getting beneficiary share form ULB.**

Third Party Quality Monitoring Agency (TPQMA) under PMAY-HFA (U) in Himachal Pradesh. 2018

Annexure 3

Third Party Quality Monitoring Report of BLC Projects under PMAY

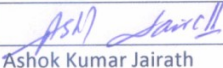
Name of TPQM Agency	M/s. Everon Project Consultants Ltd., PANCHKULA (Harvana)
Date of Visit	7 th August 2018
Current Visit No.	1 st
Previous visit with date	N.A.
A. PARTICULARS OF PROJECT	
1 Name of the State /UT:	Himachal Pradesh
2 Name of the City:	Chamba
3 Name of Project:	Pradhan Mantri Awas Yojna – Housing for All Beneficiary-Led Individual House Construction {Vertical 4}
4 Project Code:	02800091012
5 Implementing Agency (ULB)	Municipal Council Chamba
6 Location of the Project (Slum name, Ward etc.)	Town of Chamba
7 Type of Project :	
(ii) No. of Beneficiaries (Enhancement)	Nil

8	No of EWS. Houses in the project	378	
9	Date of approval by SLSMC	April 2016	
10	Approved Project Cost (Rs. Lakhs):	378x6.45 = 2438.10 la	
11	Date of sanction of 1 st installment of central assistance by	April 2016	
12	Duration of Project	2016-2018	
13	Date of commencement	Scheduled	Actual
		2016	4/2017
14	Date of completion	Scheduled	Expected
		4/2018	4/2019
15	Inspection undertaken by (Name) (with contact detail) :	Er. A.K. Jairath	
16	Name of State representative present during visit	Nil	
17	Name of ULB representative present during Visit	Parmesh Kumar Urban Planner. Rajinder pal M.I.S. Special	
18	Name of Contractor's representative present during visit	Nil	
19	Whether list of Beneficiaries finalized?	231 out of 378	
20	If finalized, whether uploaded in PMAY MIS?	231 only	
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	Yes. 1. Number has been reduced to 231 against 378 2. Some beneficiaries are not satisfied with the area of 30 sqmt (they want bigger area)	
22	Any other comment	Progress needs to be accelerated.	
B. QUALITY ASSURENCE IN THE PROJECT			
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	Yes, during Dec 2017	
2	(ii) Whether the structural Designs are approved / Proof checked by competent Authority (iii) Name of the approving authority for structural design. (iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction. (iv) The work is being executed as per the approved drawings fit for execution.	I. Yes II. NIT Hamirpur III. No	
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Yes..	
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	Not being checked .	
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manual Weight batch mixing is not possible being small quantity.	
6	Whether Surface of reinforcement is clean and free from rust?	Yes	
7	Whether potable water is used for construction?	Yes.	
8	Whether proper water / cement ratio has been ensured?	No	
9	Whether the concrete being cured adequately as per requirements	Yes.	
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.	
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	Yes, (in some cases only)	
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	Only by TPQMA.	
13	Quality of work and workmanship, Comments on	Satisfactory	

	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Satisfactory
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	Satisfactory
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Satisfactory
	v. Plastering	Satisfactory
	vi. Doors and windows	Satisfactory
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	Yes .
	x. Any other	Overall quality is satisfactory.
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Already exist
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	NA
19	Whether disaster resistant features have been incorporated?	In few cases only.
20	Any other comments	Regular visits by Municipal Staff should be ensured to maintain required quality.
21	Report on Overall assessment of quality	(Attached at annexure A-3)
C. PROGRESS - HOUSING COMPONENTS		
1	Numbers of houses sanctioned in the project	378
2	Numbers of houses Completed	22
3	Numbers of houses in progress	111
4	Stages of Progress:	13
	i) Foundation/ Plinth level (Nos.)	
	ii) Lintel level (Nos.)	32
	iii) Roof level (Nos.)	66
	iv) Finishing level (Nos.)	
	v) Total units completed (Nos.)	22
5	Numbers of houses not started	245
6	Reason for non-starter of houses, if any	1. As on today ,only eligible beneficiaries available are 231 2. Due to financial constraints with beneficiaries. 3. Some beneficiaries don't have ownership of suitable & sufficient land.
7	Numbers of houses occupied by the Beneficiaries	22
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	Balance DU's are under construction.
9	Size of Unit (Carpet Area)	Sanctioned
		As per Implementation
		30 sqmt. ➤ 30sqmt).
10	Overall physical progress of Housing (in %)	25%
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.
13	Whether the building plan(s) conform to NBC norms?	Yes.

14	Whether authenticated building plans and revisions if any, are available?	Yes.
15	Deviation, if any	Yes 1. As beneficiaries wanted to cover bigger area for their better living. 2. Due to different shape & size of land available with beneficiaries.
16	Any other comment	Sincere persuasion is required at M.C. level to ensure that all identified beneficiaries start the work.
D. CIVIC INFRASTRUCTURE		
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	Yes.
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Yes.
3	Any other comments	Existing infrastructure being used.
E. SOCIAL INFRASTRUCTURE		
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Already exists. No provision has been made in DPR.
2	Any other comments	-
F. FINANCIAL PROGRESS & FUND UTILIZATION (Rs. in Lakhs)		
1	Sanctioned fund for entire project.	2438.10 lacs
2	Amount of funds received up to date	24,88,87,90/-
3	Up-to date Expenditure	15555000/-
4	Amount of funds Utilized (out of received)	15555000/-
5	Amount of Expenditure by ULB	Nil
6	Amount of Expenditure by Beneficiaries	430 lacs (Taking the cost of DU's as 6.45 lacs as per DPR)
7	Balance funds Expected/due from stakeholders	No funds to be deposited by beneficiaries.
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No.
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	Yes. Due to non availability suitable & eligible beneficiaries .
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
<u>Undertaken by Implementation agency to improve the:</u>		
1	Physical Progress	Motivation/ Persuasion
2	Financial Progress	Motivation/ Persuasion
3	Quality management	Guidance by consultants.
4	Comments and suggestions of TPQMA on above	TPQMA feels that more sincere efforts are required to be made to accelerate physical/financial progress.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	Nil
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	At some places salvage material is being re-used along with local material
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	They are satisfied.
3	Reasons for delay in completion of housing and Infrastructure, if any	Yes. Due to non availability suitable & eligible beneficiaries .
4	Any specific observation by the beneficiary	Overall they are satisfied , but some beneficiaries feel that area of DU should have been more.

5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	Engineer of ULB must guide that beneficiaries regarding maintaining the quality, specifically regarding the structure safety.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	NA
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Read page 1 to 8

(Signature)	
Name & Designation	Ashok Kumar Jairath (Managing Partner)
Date	16-8-2018

Annex -C

BRIEF NOTE ON OVERALL ASSESSMENT OF QUALITY

The Project has been sanctioned under Pradhan Mantri Awas Yojana-Housing for All by 2022. The mission seeks to address the housing requirement of urban poor including slum dwellers through following four programme verticals.

Vertical I	"In situ" rehabilitation of existing slum dwellers using land as a resource through private participation
Vertical II	Promotion of Affordable housing for weaker section through Credit Linked Subsidy (CLS) for EWS (30 sqm) and LIG(60sqm) for new construction or incremental housing
Vertical III	Affordable housing in Partnership with Public & Private sectors (with 35% for EWS)
Vertical IV	Subsidy for beneficiary – led individual house construction or enhancement

The project at Chamba has been approved against vertical IV i.e. subsidy for beneficiary –Led house construction or enhancement . The criteria for beneficiary led construction adopted for houses is as under.

7.5.1 Criteria for Beneficiary Led Construction of Individual House

The demand under this component is generated based on following criteria:

- The Applicant should belong to EWS Category.
- Preference is given to families residing in Kutcha house- Widows, PH, Divorced & Sr Citizen
- All the BPL card holder families were included in the demand survey.
- Applicants with clear entitlement of Property on which they are going to construct were considered.
- All the applicants were asked to submit the land/house title and should be able to provide clear NOC for extension and new construction within the ambit of Byelaws.
- Applicants residing on encroached land or any govt land not owned by them are been forbidden from this scheme and were considered in AHP or In-situ component.
- identification of applicants for BLC was purely based on self Income certification and BPL card Holdings and non slum residents

From the above, it is clear that DU's are being constructed by beneficiaries belonging to EWS category or having BPL cards. We should not expect quality work conforming to PWD specifications from these stake holders. It has been left to the individuals to construct their houses with whatsoever specifications they adopt depending upon their financial position. Plans attached in the DPR are being followed in very few cases as the land available with beneficiary is not suitable/sufficient to accommodate the proposed /approved layout. Engineer of ULB must guide that beneficiaries regarding maintaining the quality, specifically regarding the structure safety.

OBSERVATION & SUGGESTION

1. Balance identified beneficiaries must be persuaded to start and complete the work so as to exhaust the scope of project.
2. Municipal Engineer consultants must guide the beneficiaries to ensure quality of work & particularly structural safety.
3. Generally construction being done at site is not as per approved plan but the same should also be not expected from poor (EWS) beneficiaries.

TPQMA REPORT UNA

Third Party Quality Monitoring Agency (TPQMA) under PMAY-HFA (U) in Himachal Pradesh. 2018

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY

Name of TPQM Agency		M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)	
Date of Visit		14.8.2018	
Current Visit No.		1 st	
Previous visit with date		N.A.	
A. PARTICULARS OF PROJECT			
1	Name of the State /UT:	Himachal Pradesh	
2	Name of the City:	Una	
3	Name of Project:	Pradhan Mantri Awas Yojna – Housing for All Beneficiary Led Individual House Construction and Enhancement (Vertical - 4)	
4	Project Code:	02800115014	
5	Implementing Agency (ULB)	Municipal Council Una	
6	Location of the Project (Slum name, Ward etc.	Una MC Limits.	
7	Type of Project :		
	(iii) No. of Beneficiaries (New Construction)	251	
	(ii) No. of Beneficiaries (Enhancement)	408	
8	No of EWS. Houses in the project	-	
9	Date of approval by SLSMC	12.2.2016	
10	Approved Project Cost (Rs. Lakhs):	GOI = 11,35,50,000 State = 1,13,55,000	
11	Date of sanction of 1 st installment of central assistance by CSMC	22.10.2016	
12	Duration of Project	2 Year	
13	Date of commencement	Scheduled	Actual
		12/2/2016	22.10.2016
14	Date of completion	Scheduled	Expected
		12.2.2018	31.3.2019
15	Inspection undertaken by (Name) (with contact detail) :	Er. B.K. Bassi Mob.9501025156	
16	Name of State representative present during visit	Mr. PC Sharma EO	
17	Name of ULB representative present during Visit	1. Manoj Sharma SDS 2. Shivesh Finance Expert. 3. Avesh Parashan. Urban Planner.	
18	Name of Contractor’s representative present during visit	-	
19	Whether list of Beneficiaries finalized?	Yes.	
20	If finalized, whether uploaded in PMAY MIS?	Yes.	
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	104 finally approved in New Construction. 239 Finally approved in Enhancement.	

22	Any other comment	Approved beneficiaries are much less than those included in the DPR.
B. QUALITY ASSURENCE IN THE PROJECT		
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant	No. However plans are issued to Beneficiaries along with LOI. Urban Planner also visits the DU's under construction & educates Beneficiaries and masons.
2	(iii) Whether the structural Designs are approved / Proof checked by competent Authority (ii) Name of the approving authority for structural design. (iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction. (iv) The work is being executed as per the approved drawings fit for execution.	I. Yes. II. Dr Pardeep Kumar Associate Professor NIT Hamirpur III. Yes IV. Yes. Generally.
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Yes.
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	By the Urban Planner
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manually by volumetric mixing. For small quantities , batch mixing is not possible.
6	Whether Surface of reinforcement is clean and free from rust?	Yes.
7	Whether potable water is used for construction?	Yes.
8	Whether proper water / cement ratio has been ensured?	Yes, Urban Planner checks it.
9	Whether the concrete being cured adequately as per requirements	Yes.
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	Yes.
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	51 Houses inspected by TPQMA during this visit.
13	Quality of work and workmanship, Comments on	Generally satisfactory.
	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Columns are in plumb Concrete cover adequate.
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	In some DU's RCC bands not provided at lintel level some have provided RB Band.
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	Pucca
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Yes, checking done by Urban Planner
	v. Plastering	Satisfactory
	vi. Doors and windows	Satisfactory
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	No
	x. Any other	Generally quality is satisfactory

14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Yes		
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes		
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes		
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No		
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	-		
19	Whether disaster resistant features have been incorporated?	Generally RCC Band provided but in some DUs either not provided or Reinforced brick band provided.		
20	Any other comments	-		
21	Report on Overall assessment of quality	Quality is satisfactory.		
C. PROGRESS - HOUSING COMPONENTS				
1	Numbers of houses sanctioned in the project	New -251 Enhancement -408		
2	Numbers of houses Completed	New Construction. = 54 Enhancement = <u>76</u> 130		
3	Numbers of houses in progress	New 9 Enhancement = 48		
4	Stages of Progress:	New construction	Enhancement	Total
	i) Foundation/ Plinth level (Nos.)	3	14	17
	ii) Lintel level (Nos.)	-	-	-
	iii) Roof level (Nos.)	6	34	40
	iv) Finishing level (Nos.)	-	-	
	v) Total units completed (Nos.)	54	76	130
5	Numbers of houses not started	188	284	472
6	Reason for non-starter of houses, if any	Number of Beneficiaries finally approved is much less than those approved in the DPR.		
7	Numbers of houses occupied by the Beneficiaries	130		
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	-		
9	Size of Unit (Carpet Area)	Sanctioned	As per Implementation	
		30 sqmt.	➤ 30sqmt.	
10	Overall physical progress of Housing (in %)	32%		
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.		
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.		
13	Whether the building plan(s) conform to NBC norms?	Yes.		
14	Whether authenticated building plans and revisions if any, are available?	Yes.		
15	Deviation, if any	As per plot size and shape some deviations in the plans are made at site.		
16	Any other comment	Progress needs to be expedited more beneficiaries may be indentified & got approved from competent authority.		
D. CIVIC INFRASTRUCTURE				
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	No provision for civic infrastructure made in this project. Approach Road to some DUs not available.		
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Integrated with city infrastructure.		

3	Any other comments	Approaches to all DUs need to be provided.
E. SOCIAL INFRASTRUCTURE		
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Existing facilities to be used . No provision in this estimate.
2	Any other comments	Pucca approach to all DUs need to be provided.
F. FINANCIAL PROGRESS & FUND UTILIZATION (In Rs.)		
1	Sanctioned fund for entire project.	GOI = 11,35,50,000. State = <u>1,13,55,000</u> 12,49,05,000
2	Amount of funds received up to date	4,26,36,081
3	Up-to date Expenditure	New Construction = 97,74,000 Enhancement = <u>1,56,30,957</u> 2,54,04,957
4	Amount of funds Utilized (out of received)	2,54,04,957
5	Amount of Expenditure by ULB	-
6	Amount of Expenditure by Beneficiaries	Not Known
7	Balance funds Expected/due from stakeholders	8,22,68,919
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No.
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	Yes, due to late start.
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
<u>Undertaken by Implementation agency to improve the:</u>		
1	Physical Progress	32%
2	Financial Progress	30.88%
3	Quality management	Urban Planner guides & checks the construction on of DUs.
4	Comments and suggestions of TPQMA on above	1. Number of beneficiaries finally approved is very less as compared with beneficiaries in DPR. More beneficiaries need to be approved. 2. Urban Planner should work vigorously to ensure compliance of plans at site of DUs.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	Nil.
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	Some DUs have no proper pucca approach road.
3	Reasons for delay in completion of housing and Infrastructure, if any	Late start
4	Any specific observation by the beneficiary	-
5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	51 houses have been inspected by TPQMA and photographs taken. More effort should be made to ensure compliance of structural drawings for safety & long life of DUs.

6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken.	NA being first report.
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet .	Attached.

(Signature)	
Name & Designation	B.K. Bassi (Managing Director)
Date	25-8-2018

TPQMA'S OVERVIEW OF THE PROJECT.

- MC Una has taken up the new construction /Enhancement of Beneficiary led individual houses (BLC) as per the chosen component by the beneficiaries itself. As per approved DPR (1) 251 beneficiaries have been approved for new construction and 408 Beneficiaries have been approved for enhancement of DUs. However out of these till to date MC Una has finally approved only 104 beneficiaries for new construction and 239 for enhancement. This aspect needs to be looked into on PRIORITY. In case the balance beneficiaries are not eligible they may be allowed to be replaced so that the entire project can be executed and completed successfully.
List of Beneficiaries have been uploaded on PMAY-MIS, Beneficiaries will be given aid of Rs. 1.50 Lacs by Govt of India and Rs. 15000 by State Govt. Total funds sanctioned for the project are as under:
Govt of India = 11,35,50,000/-
State Govt = 1,13,55,000
Total Rs 12,49,05,000/-

Total funds received = 4,26,36,081/-

PROGRESS (Physical & Financial)

Out of 659 identified beneficiaries (251 New construction and 408 Enhancement) only 104 for new construction and 239 enhancement have been finally approved. Out of these 130, DUs (54 New Construction and 76 Enhancement) are completed. In addition 40 lacs are at roof level & 17 DUs are at foundation level. Total funds disbursed are Rs 2,54,04,957/-. Detailed progress is attached. According to the In-charge of the project rest of the beneficiaries are not eligible. TPQMA inspected 51 completed /under construction DUs. Progress need to expedited. TPQMA inquired from beneficiaries whether they were getting the installments in full and in time. All beneficiaries were satisfied & had no complaints.

Quality Control

Three alternate Urban Planner Plans for three different designs to suit different sites have been got prepared by MC Una. Structural design have also been got prepared from NIT Hamirpur which have been provided to the beneficiaries. Although no workshop has been arranged to brief the beneficiaries about these plans. However at the execution stage to ensure compliance of these plans, Urban Planner of MC have been deputed who explains these plans to beneficiaries & ensure compliance. However more vigorous efforts need to be put in to ensure compliance of plans especially roof reinforcement, RCC lintel bands and plinth so as to ensure disaster management & long life of DUs.

Suggestions/Recommendations

- BLC Project DPR-1 out of 659 identified beneficiaries only 343 beneficiaries have been finally approved 187 have started construction. Out of these 130 have completed their DUs. Balance of beneficiaries should be persuaded to start construction at the earliest. If some of the beneficiaries are not eligible, those may be changed with eligible beneficiaries with the permission of competent authority. Even out of 343 beneficiaries finally approved 156 have not started construction they may be motivated to undertake the Construction at the earliest.
- Urban Planner may be vigorously involved in the project. He should ensure that construction of DU by individual beneficiaries is done as per approved structural plans especially the foundation & roof and lintel band for disaster management. He should check the roof reinforcement at site to ensure safety of the DUs.

TPQMA REPORT HAMIRPUR

1.1 HFA at Hamirpur

1.1.1 Process of Demand survey of housing requirement

In compliance with the objectives of the policy, MC Hamirpur initiated public mobilization and sensitization. To achieve the objectives of the HFA program, the target groups were mobilized through advertisement in local newspapers, banners and hoardings, meetings with Ward representatives, SHG"s, LIGs and EWS of the area. Applicants were requested to submit application forms with all necessary documents at the CRPMC office, who assist the applicants in filling of forms and provide all the necessary information to the applicants. In accordance with the directions received from UD, follow up visits were also done with NIT Hamirpur for HFA Consultancy services. As per prescribed guideline ULB considered Applications under two verticals of HFA (Credit- Linked Subsidy Scheme (2nd vertical) and Beneficiary-Led Construction (4th Vertical)) and Demand analysis was carried out as per the mission guideline.

1.2 Preparation of Housing For All plan of action

1.2.1 Beneficiary-led individual house construction or enhancement

As per vertical 4, the fourth component of the mission is giving assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail of central assistance of Rs. 1.5 lakh for construction of new houses under the mission. Such beneficiaries should be part of HFA PoA. Keeping in view the 4th vertical, the total demand generated for housing came to be 40 under IV vertical (Beneficiary-Led-Construction) & DPR was prepared accordingly. The List of 40 beneficiaries (21 New + 19 Enhancement) is annexed at annexure -1A , & Annex -1-B.

Building plans with cost estimation

Beneficiary are supposed to build their own houses under the guidance and technical support from the MC and CLTC Hamirpur who will help in Introducing new building technologies and construction methods as given in the HFA Guidelines.

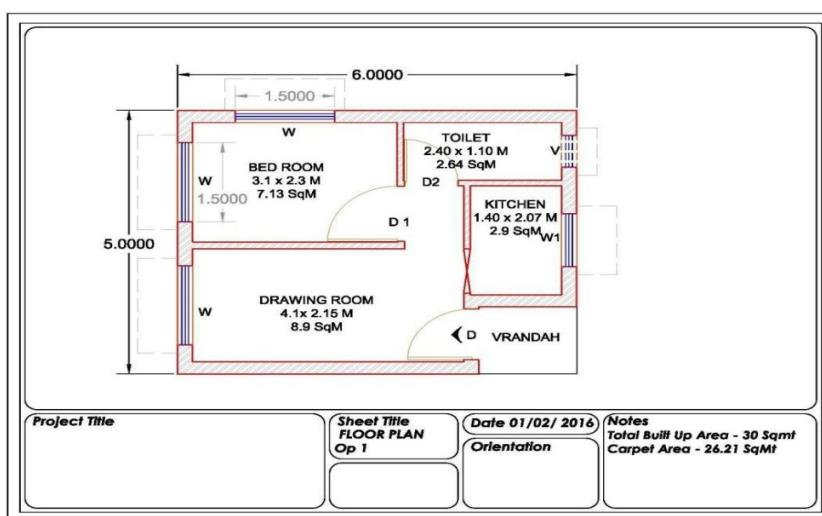


Figure 4 Housing plan for 30 sqmts for EWS Housing

6 STATE INITIATIVE / CONTRIBUTION – PMAY

Sr. No	Attributes	Details
1.	Central Share	1.5 Lakh per Dwelling Unit
2.	State Share	0.15 Lakh per Dwelling Unit
3.	Beneficiary Contribution	2.70 Lakhs per dwelling unit.
4.	Unit Cost of Dwelling Unit for EWS 30 SqMt	4.35 Lakh per unit (As per calculation attached in DPR)

**** Estimate is calculated as per design and HPPWD 2009 Schedule of Rates**

1.7 OPERATION AND MAINTENANCE ACTIVITIES

Infrastructure and social infrastructure has been developed with the municipal infrastructure fund or the central / state run assistance/funds/grants to the ULB.

1.8 Dwelling Unit / Housing

Beneficiaries will be responsible for the maintenance of their houses.

2.1 Proposed Building Lay-Out

The sample house designs were prepared for EWS for carpet area of 30 sq.mts. The National Building Code was referred while designing the housing for EWS and construction cost has been worked out following the design. The detail of estimated cost is Rs. 4.35 lacs as annexed in DPR. Out of which 1.65 lacs (1.5 lac by G.O. I. & 0.15 lacs by Govt of Himachal Pradesh) is to be given as grant and balance 2.75 lacs is to be spent by beneficiaries for which all the beneficiaries have given their consent. The building plans are approved by the Department of Town & Country Planning (HP) under National Building Code, 2005.

2.2 The central and state assistance is being transferred to individual bank accounts of beneficiaries. The installments is being transferred only after tracking progress of the individual house and uploading the geo-tagged photographs on website. It has been decided at ULB level to release the grant as follows.

Sr. No	No of installment	Amount	Stage.
1.	1 st Installment	45000/-	On completion of foundation.
2.	2 nd Installment	45000/-	On completion up to lintel level
3.	3 rd Installment	45000/-	On laying of roof slab.
4.	4 th Installment	30,000/-	On completion .

Status of the Project.

2.3 Physical

Out of 40 beneficiaries (21 new construction and 19 Enhancement) sanction letters have been issued to 20 beneficiaries only. Out of 40 identified beneficiaries, 30 beneficiaries have not started the work and only 10 beneficiaries have started the construction. The reasons for not starting the work by different beneficiaries are tabulated below:-

PMAY-HFA Status of MC Hamirpur

Table -1

STATUS OF DUs under PMAY (U) BLC (NC & ENHANCEMENT) AS ON DATED 28/8/2018

Sr. No	Descriptions	Total no. of approved DUs		Total
		New Construction	Enhancement	
1	Total families as per the survey report of MS Steslalit limited Kolkatta and DPR approved by centre	21	19	40
2	A. Rejected during validation.	0	7 Nos. I. Devki Baga II. Sheela III. Soma Devi IV. Gian Chand V. Guvachni Kaur VI. Sapna Verma VII. Urmila Devi	14 Nos.
.	B. Rejection on the basis of site verification, documents and as per the PMAY (U) guideline terms and conditions By ULB	4 nos. i. Lata Rani (Govt Land) ii. Pawan Pal Singh (Govt Land) iii. Ramesh chand ward no 10 (Pucca House) iv. Ranvir singh (Pucca House)	3 Nos. i. Dalip Kumar (2 pucca houses) ii. Shama Devi (income exceeded). iii. Rampal Kapoor (area exceeds 30 sqm)	
3.	Court cases and personal disputes.	7 Nos. i. Sanjay Kumar Bansal.* ii. Ashok Kumar* iii. Balbir Singh iv. Dinesh Kumar* v. Kiran Kumar vi. Raj Kumar* vii. Ramesh Chand* (**) Ward 4 Note * depicts court cases. ** Beneficiary at Sr. no 7 has been given 1 st installment but did not start the work	4 Nos. i. Kanshi Ram* ii. Ashok Kumar iii. Kshma Kumar iv. Raghunath	11 Nos.
4.	Withdrawal by beneficiaries	2. Nos. i. Praveen Kumar	3. Nos. i. Madan Lal	5 Nos.

		ii. Sandeep	ii. Manbhari Devi iii. Prem Lata	
5.	a) Construction completed.	7 Nos. i. Bawan Singh. ii. Anil Shyam iii. Vikram Raj iv. Somnath Bansal v. Amit thakur vi. Rai Singh vii. Sapan Kumar	2 Nos. i. Vikram Singh ii. Parvinder Singh	10 Nos
	b) Work commenced	1 Nos. i. Dalip Singh		

Out of the ten beneficiaries who have started the work, 9 have completed the construction & one has just started. All the four installments have been released to Nine beneficiaries & nothing has been paid till date to one beneficiary who has just started the construction. In addition to above, one beneficiary has been given 1st installment but he has not started the work.

2.4 Financial

Till date ULB has received Rs. 2608135 & ULB has paid Rs. 1530000/- and Rs. 1078135/- are lying un-utilized with ULB. Financial position is shown in table 2

Table-2

Total Fund Received (in Rs.)	Fund Utilized (New Construction) (in Rs.)	Fund Utilized (Enhancement) (in Rs.)	Total fund utilized till date 31st March 2018 Rs.	Fund remaining with ULB (in Rs.)
2608135/-	1200,000/-	330,000/-	15,30,000	1078135/-

Installment wise release of funds is also tabulated below in table 3 & 4

New Construction Table-3

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total Paid (In Rs.)</u>
7	1,65,000	11,55,000
1	45,000/-*	45,000
8	Total	12,00,000/-

* Beneficiary has taken 1st installment but not started the work.

(Enhancement (For Beneficiary with more than one Room))

Table-4

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total Paid (In Rs.)</u>
2	1,65,000	3,30,000
	Total	3,30,000/-

* Beneficiary has taken 1st installment but not started the work.

Total paid

- (4) New Construction (N) 12,00,000/-
(5) Enhancement (with more than one room) 3,30,000

Total 15,30,000/-

2.5. On direction of Deptt of Urban Development, Himachal Pradesh, TPQMA visited the town of Hamirpur on 28th August. As desired, and all DUs which have completed or are under construction were visited in different wards of Hamirpur (List along with photographs is attached at Annex-3). **Number of beneficiaries were inter-acted & all of them reported that no problem was faced by them for getting beneficiary share form ULB.**

Third Party Quality Monitoring Agency (TPQMA) under PMAY-HFA (U) in Himachal Pradesh. 2018

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY


Name of TPQM Agency	M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)
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Date of Visit	28/8/2018					
Current Visit No.	1 st					
Previous visit with date	N.A.					
A. PARTICULARS OF PROJECT						
1	Name of the State /UT:	Himachal Pradesh				
2	Name of the City:	Hamirpur				
3	Name of Project:	Beneficiary-Led construction or Enhancement (ivth vertical) DUs under Pradhan Mantri Awas Yojana of MC Hamirpur (HP)				
4	Project Code:	7D02800111000009 BLC (NC) 7C02800111000679 BLC (Enhancement)				
5	Implementing Agency (ULB)	Municipal Council Hamirpur				
6	Location of the Project (Slum name, Ward etc.	In the municipal limits of Harmirpur				
7	Type of Project :					
	(iv) No. of Beneficiaries (New Construction)	Yes				
	(ii) No. of Beneficiaries (Enhancement)	Yes				
8	No of EWS. Houses in the project	40 nos				
9	Date of approval by SLSMC	26/05/2016 for BLC (NC) 17/03/2016 for BLC (Enhancement)				
10	Approved Project Cost (Rs. Lakhs):	173.78 lakhs				
11	Date of sanction of 1 st installment of central assistance by CSMC	On dated 10-10-2016 received Rs 1365200/- as First installment for 21 (NC)				
12	Duration of Project	2 Years				
13	Date of commencement	<table border="1"> <tr> <td>Scheduled</td> <td>Actual</td> </tr> <tr> <td>2016</td> <td>2/2017</td> </tr> </table>	Scheduled	Actual	2016	2/2017
Scheduled	Actual					
2016	2/2017					
14	Date of completion	<table border="1"> <tr> <td>Scheduled</td> <td>Expected</td> </tr> <tr> <td>4/2018</td> <td>10/ 2019</td> </tr> </table>	Scheduled	Expected	4/2018	10/ 2019
Scheduled	Expected					
4/2018	10/ 2019					
15	Inspection undertaken by (Name) (with contact detail) :	Er. Gajinder Singh (Senior Quality Control Engineer) Mob. 09815370033				
16	Name of State representative present during visit	No				
17	Name of ULB representative present during Visit	1. Ashwani Kumar Junior Engineer MC & Nodal Officer PMAY. 2. Mrs Anju Soni (Urban Infrastructure Specialist. 3. Kuldeep Kumar (Work Supervisor) PMAY				
18	Name of Contractor's representative present during visit	NA				
19	Whether list of Beneficiaries finalized?	Yes.				
20	If finalized, whether uploaded in PMAY MIS?	33 Only				
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	Number of houses under construction has been reduced to 10 due to various reasons specified in table-I , page 6				
22	Any other comment	Progress needs to be accerlated.				
B. QUALITY ASSURANCE IN THE PROJECT						
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	Yes				

2	(iv) Whether the structural Designs are approved / Proof checked by competent Authority (ii) Name of the approving authority for structural design. (iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction. (iv) The work is being executed as per the approved drawings fit for execution.	IV. Yes V. NIT Hamirpur VI. No. Houses are single storyed. iv. Yes.
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Yes..
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	Yes.
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manual by volume--Mixing by weight is not possible being small quantity.
6	Whether Surface of reinforcement is clean and free from rust?	Yes
7	Whether potable water is used for construction?	Yes.
8	Whether proper water / cement ratio has been ensured?	No
9	Whether the concrete being cured adequately as per requirements	Yes.
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	1. Yes. 2. Yes. 3. In some cases only.
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	Yes TPQMA by Er. Gajinder Singh and state agency (Sh. Hariinder Kumar)
13	Quality of work and workmanship, Comments on	
	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Satisfactory
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory
	iii. Shuttering (Type of material-pucca/ katcha, support spacing	Satisfactory
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Satisfactory
	v. Plastering	Satisfactory
	vi. Doors and windows	Satisfactory
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	No.
	x. Any other	Overall quality is satisfactory.
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Already exists
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No

18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	NA	
19	Whether disaster resistant features have been incorporated?	In few cases only.	
20	Any other comments	Supervision by Staff is satisfactory.	
21	Report on Overall assessment of quality	Separate sheet enclosed. (Annex 2)	
C. PROGRESS - HOUSING COMPONENTS			
1	Numbers of houses sanctioned in the project	40 Nos	
2	Numbers of houses Completed	9 Nos	
3	Numbers of houses in progress	1 Nos	
4	Stages of Progress: i) Foundation/ Plinth level (Nos.)	1 Nos	
	ii) Lintel level (Nos.)	Nil	
	iii) Roof level (Nos.)	Nil	
	iv) Finishing level (Nos.)	Nil	
	v) Total units completed (Nos.)	9 Nos	
5	Numbers of houses not started	30	
6	Reason for non-starter of houses, if any	4. Beneficiaries personal disputes and court cases on their land. 5. Due to financial constraints with beneficiaries. 6. Some beneficiaries don't have own land.	
7	Numbers of houses occupied by the Beneficiaries	9 nos	
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	All completed houses have been occupied.	
9	Size of Unit (Carpet Area)	Sanctioned	As per Implementation
		30 SQM	➤ 30 SQM
10	Overall physical progress of Housing (in %)	25%	
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.	
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.	
13	Whether the building plan(s) conform to NBC norms?	Yes.	
14	Whether authenticated building plans and revisions if any, are available?	Yes.	
15	Deviation, if any	Yes in few cases	
16	Any other comment	Efforts are being made at MC level to start work of remaining beneficiaries.	
D. CIVIC INFRASTRUCTURE			
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	Yes.	
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Yes.	
3	Any other comments	Existing infrastructure is being used.	
E. SOCIAL INFRASTRUCTURE			
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Already exists.	
2	Any other comments	All social infrastructure already exist in the area.	
F. FINANCIAL PROGRESS & FUND UTILIZATION			
1	Sanctioned fund for entire project.	173.78 lakhs	
2	Amount of funds received up to date	26,08,135	
3	Up-to date Expenditure	15,30,000	

4	Amount of funds Utilized (out of received)	15,30,000
5	Amount of Expenditure by ULB	Nil
6	Amount of Expenditure by Beneficiaries	25 lakhs (taking the cost of DU's at 4.35 lakhs as per DPR)
7	Balance funds Expected/due from stakeholders	NA
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No.
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	Yes. Due to personal disputes and litigation .
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY Undertaken by Implementation agency to improve the:		
1	Physical Progress	Persuasion
2	Financial Progress	Motivation/ Persuasion
3	Quality management	Guidance by consultants
4	Comments and suggestions of TPQMA on above	More efforts are required to be made to accelerate physical /financial progress.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	6 Nos beneficiaries have court cases due to personal disputes.
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	They are satisfied.
3	Reasons for delay in completion of housing and Infrastructure, if any	Due to personal disputes of beneficiaries and litigation & financial constraints .
4	Any specific observation by the beneficiary	Overall they are satisfied , but some beneficiaries wants area of DU should have been more.
5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	Engineer of ULB must guide beneficiaries regarding maintaining the structure safety.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	NA
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Read page 1 to 8

(Signature)	
Name & Designation	Er. Gajinder Singh (Senior Engineer)
Date	30/08/2018

OBSERVATION & SUGGESTION

4. Balance identified beneficiaries must be persuaded to start and complete the work so as to exhaust the scope of project.

5. Municipal Engineer/ consultants must guide the beneficiaries to ensure quality of work & particularly structural safety.
6. One beneficiary namely Ramesh Chand (ward 4) has not started the work after taking 1st installment. He should be persuaded to start the work & complete the same in time bound manner, failing which amount given to him should be recovered.
7. TPQMA feels that grant being given by State Govt is not adequate as the beneficiaries belong to BPL category & are unable to meet the cost of DU's approved by competent authority. As such it is suggested that State Govt should increase its share (if possible) to improve the quality of construction. Alternatively ULB should give some grant to beneficiaries from its resources to have better quality.

House of Somnath Bansal

Annex -2

BRIEF NOTE ON OVERALL ASSESSMENT OF QUALITY

Architectural plans have been followed as submitted by the Director of Urban Development Shimla in all cases. Structural design have been got prepared from NIT Hamirpur which have been provided to the beneficiaries. The workshop (training programme) has been organized locally by the MC to educate the beneficiaries about quality, construction procedure and disaster resistance technologies.

During the construction the nodal officer PMAY, Urban infrastructure Specialist and work supervisor PMAY supervise the work regularly. The material used such as coarse aggregate, fine aggregate, is proper graded and free from silt content. The bricks used are well burnt and of good quality. The potable water is being used for construction. However there is no record available for quality control tests such as cube test, Bricks Tests, aggregate grading and slump test etc.

The structure appears to be safe and of good quality. However more vigorous efforts need to be put in to ensure compliance of plans specially roof reinforcement, RCC plinth and lintel band so as to ensure structural safety & long life of DUs.

Moreover we should not expect much superior quality from these BPL category beneficiaries.

TPQMA REPORT MC MANDI

1.2 Pradhan Mantri Awas Yojana in Mandi (H.P.)

Under the mission programme of Housing For All under Pradhan Mantri Awas Yojna (PMAY-HFA) in 2015 which facilitates financial aid for shelter/ houses primarily to the weaker section families of the city who either doesn't have own house or living in kutchra houses on their land or want to enhance their own houses, MC Mandi invited application as part of the demand survey under PMAY-HFA. Total no of applications received under PMAY were 603 solely from Mandi town. From, It, 166 applications were identified under 4th component of PMAY HFA. However for beneficiary led individual house construction(BLC) only 87 application were considered in this DPR. Out of which 75 opted for new construction and 12 opted for enhancement of existing DUs. Applicant name, address and other information about applicant is attached at annex 1-A ,(New Construction) & Annexure -1B, (Enhancement).

A typical dwelling Unit (DU) for the beneficiaries with carpet area of 29.07 Sqmts was designed by MC mandi with estimated cost of Rs 6.45 lakhs complete in all respect for new construction @ Rs 16,280.00 per sqmts of construction. Financial assistance towards enhancement requirement of beneficiaries is calculated based on Rs 16,280 /sqm thus the total cost of project is Rs 527.84 Lakhs.

1.3 Table 1: Financial Grant Breakup

Particulars	New Construction	Enhancement	Total
No. of Beneficiaries	75	12	87
GOI Grant share @ 1.5 Lakh	112.5	18.00	130.50
H.P. State Grant share @ Rs 15000	11.25	1.80	013.05
TOTAL(Rs in Lakhs)	123.75	19.8	143.55

1.4 The central and state assistance is being transferred to individual bank account of beneficiary. The installments is being transferred only after tracking progress of the individual house and uploading the geo-tagged photographs on website. It has been decided at ULB level to release the grant as follows.

Sr. No	No of installment	Amount	Stage.
1.	1 st Installment	45000/-	On completion of foundation.
2.	2 nd Installment	45000/-	On completion up to lintel level
3.	3 rd Installment	45000/-	On laying of roof slab.
4.	4 th Installment	30,000/-	On completion .

1.5 Operation and Maintenance Activities

Infrastructure and social infrastructure would be developed with the municipal infrastructure fund or the central / state run assistance/funds/grants to the ULB. -Beneficiaries will be responsible for the maintenance of their respective houses.

Status of the Project

2.1 Physical

Out of 87 beneficiaries (75 new construction & 12 Enhancement), approval letter has been issued to 64 (55 N & 9 E) beneficiaries. Out of these 64 beneficiaries , only 29 (24 N & E 5) have taken the work in hand & as per decision of ULB Mandi, installments as grant has been disbursed to them & the same has been shown in table 1 below:

Table-1

Project Name	Total House Approved	Approval Letter Issued	1st Installment	2nd Installment	3rd Installment	4th Installment
Beneficiary-Led Construction Vertical 4 New Construction	75	55	24	22	17	13
Beneficiary-Led Construction Vertical 4 Enhancement	12	9	5	5	5	3
TOTAL	87	64	29	27	22	16

Eligibility of balance beneficiaries is being worked out.

2.2 Financial

Till date, ULB Mandi has received Rs 130.04 lac & ULB has utilized 39.90 lacs and Rs 90.14 lacs are lying unutilized with ULB.

Table-2

In lacs

Total Funds released	Funds Utilized (New Construction)	Funds Utilized (Enhancement)	Total funds Utilized.	Funds lying unutilized
130.04	32.25	7.65	39.90	90.14

N: New Construction.

E: Enhancement

Installment wise release of funds is also tabulated below in table 3 & 4

Installment wise Funds Release

New Construction

Table-3

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total Paid (In Rs.)</u>
13	1,65,000	21,45,000
4	1,35,000	5,40,000
5	90,000	4,50,000
2	45,000	90,000
	Total	32,25,000

Enhancement Table-4

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total (In Rs.)</u>
3	1,65,000	4,95,000
2	1,35,000	2,70,000
	Total	7,65,000

Total paid

(6) New Construction
(2) Enhancement

32.25 lacs

7.65 lacs

Total 39.90 lacs/-

3. On direction of Deptt of Urban Development , Himachal Pradesh, TPQMA visited the town of Mandi on 25 & 26 July. As per directions 50 DU's were to be visited but as only 29 DU's were in progress, all the 29 DUs which are at different stage of construction were visited in different wards of Mandi town. List of beneficiaries along with photographs whose DU's were visited in attached at annex-3.

In addition to above 29 beneficiaries , 4 other beneficiaries who were issued sanctioned letter, started the construction, but ULB did not release 1st installment to them due to the reasons specified below against each of them

Geo-Tagging Stages

Sr. No	Ward No	Beneficiary ID	Beneficiary Name	Father /Husband Name	Address	Remark
1.	3	0280001071556600009	SAPNA	Darshan Singh	178/3 jail Road Mandi HP Mandi, Himachal Pradesh	Construction in GOvt Land.
2.	9	028001071556400004	Asha Sharma	Mohinder Kumar Sharma	101/939/9 Bhagawahan Moh Allam Mandi H.P	Self withdrawal
3.	11	028001071553200007	Lalit Bansal	Chuni Lal Bansal	235/11 , Tarna Road Mandi HP	Occupied by the bank against Bank loan.
4.	11	028001071553200012	Kamla Devi	Moti Ram	265/11 Taran Road Mandi HP	Started construction on Govt Land.

Some of the beneficiaries were interacted & it was reported by them that no problem was faced by them for getting beneficiary share from ULB authorities.

[RFP for Appointment of Third Party Quality Monitoring Agency \(TPQMA\) under PMAY-HFA \(U\) in Himachal Pradesh.](#)

2018

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY


Name of TPQM Agency	M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)
Date of Visit	25th to 26 July 2018
Current Visit No.	1 st
Previous visit with date	N.A.
A. PARTICULARS OF PROJECT	
1 Name of the State /UT:	Himachal Pradesh
2 Name of the City:	Mandi
3 Name of Project:	Beneficiary led individual Construction vertical 4)
4 Project Code:	02800107014
5 Implementing Agency (ULB)	Municipal Council Mandi
6 Location of the Project (Slum name, Ward etc.	Town of Mandi
7 Type of Project :	
(v) BLC New construction	75
(vi) BLC Enhancement	12
8 No of EWS. Houses in the project	87
9 Date of approval by SLSMC	12 February 2016
10 Approved Project Cost (Rs. Lakhs):	527.84 lakhs
11 Date of sanction of 1 st installment of central assistance by CSMC	October 2016
12 Duration of Project	2 Years.

13	Date of commencement	Scheduled	Actual
		10/2016	1/2017
14	Date of completion	Scheduled	Expected
		3/2019	3/2020
15	Inspection undertaken by (Name) (with contact detail) :	Er. Ashok Kumar Jairath 9814400178	
16	Name of State representative present during visit	Nil.	
17	Name of ULB representative present during Visit	Dr. Wasim Akhtar.	
18	Name of Contractor's representative present during visit	Nil.	
19	Whether list of Beneficiaries finalized?	Yes.	
20	If finalized, whether uploaded in PMAY MIS?	Yes.	
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	Number of houses are likely to change due to non availability of eligible beneficiaries . Also size of houses have changed due to non availability of sufficient /proper land.	
22	Any other comment	-	
B. QUALITY ASSURENCE IN THE PROJECT			
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	No	
2	(v) Whether the structural Designs are approved / Proof checked by competent Authority	No	
	(ii) Name of the approving authority for structural design.	NA	
	(iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction.	No.	
	(iv) The work is being executed as per the approved drawings fit for execution.	No.	
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Yes.	
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	No (not in progress).	
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manual Batch mixing is not possible being small quality.	
6	Whether Surface of reinforcement is clean and free from rust?	No (Checked at one place only)	
7	Whether potable water is used for construction?	Yes.	
8	Whether proper water / cement ratio has been ensured?	No	
9	Whether the concrete being cured adequately as per requirements	Yes.	
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.	
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	No.	
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	No.	
13	Quality of work and workmanship, Comments on	See Annex-2	

	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Unsatisfactory.	
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory	
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	Satisfactory	
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Unsatisfactory.	
	v. Plastering	Satisfactory	
	vi. Doors and windows	Satisfactory	
	vii. Seepage, if any	No.	
	viii. Cracks, if any	No	
	ix. Honey combing, if any	Noticed	
	x. Any other	Beneficiary must be advised by ULB authorities to improve the quality.	
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Yes.	
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes.	
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes.	
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No	
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	No.	
19	Whether disaster resistant features have been incorporated?	No	
20	Any other comments	Specification are being adopted according to financial position of beneficiary.	
21	Report on Overall assessment of quality	Attached at Annex-2	
C. PROGRESS - HOUSING COMPONENTS			
1	Numbers of houses sanctioned in the project	87 (75 New Construction + 12 Enhancement)	
2	Numbers of houses Completed	16 (13 New Construction + 3 Enhancement)	
3	Numbers of houses in progress	13 (11 New Construction + 2 Enhancement)	
4	Stages of Progress:		
	i) Foundation/ Plinth level (Nos.)	2(2 New Construction + 0 Enhancement)	
	ii) Lintel level (Nos.)	5 (5 New Construction + 0 Enhancement)	
	iii) Roof level (Nos.)	6 (4 New Construction + 2 Enhancement)	
	iv) Finishing level (Nos.)		
	v) Total units completed (Nos.)	16 (13 New Construction +3 Enhancement)	
5	Numbers of houses not started	58	
6	Reason for non-starter of houses, if any	Financial shortage. Land Dispute and encroachment.	
7	Numbers of houses occupied	16	
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	NA	
9	Size of Unit (Carpet Area)	Sanctioned	As per Implementation
		30 sqmt	30 sqmt
10	Overall physical progress of Housing (in %)	25%	
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.	

12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.
13	Whether the building plan(s) conform to NBC norms?	Yes, but construction is not being done according to plans.
14	Whether authenticated building plans and revisions if any, are available?	No
15	Deviation, if any	Construction is not being done according to approved plan.
16	Any other comment	-
D. CIVIC INFRASTRUCTURE		
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	Yes.
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Yes.
3	Any other comments	
E. SOCIAL INFRASTRUCTURE		
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Yes.
2	Any other comments	-
F. FINANCIAL PROGRESS & FUND UTILIZATION (Rs. in Lakhs)		
1	Sanctioned fund for entire project.	527.84
2	Amount of funds received up to date	130.04
3	Up-to date Expenditure	39.90
4	Amount of funds Utilized (out of received)	39.90
5	Amount of Expenditure by ULB	Nil
6	Amount of Expenditure by Beneficiaries	103.35
7	Balance funds Expected/due from stakeholders	No funds to be deposited by stake holders.
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No.
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	Yes. Non-availability of eligible & interested beneficiaries.
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
<u>Undertaken by Implementation agency to improve the:</u>		
1	Physical Progress	Persuasion through Municipal Council.
2	Financial Progress	Persuasion through Municipal Council.
3	Quality management	No.
4	Comments and suggestions of TPQMA on above	Nothing is being done by ULB to check /improve the quality & progress.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	No.
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	Already exists.
3	Reasons for delay in completion of housing and Infrastructure, if any	Financial problem with beneficiaries.
4	Any specific observation by the beneficiary	They are satisfied.

5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	(1) No quality check is being exercised by ULB. 2) Engineers of ULB must guide the beneficiaries regarding maintaining the quality, specifically regarding the structure safety.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	N.A.
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Read page 1 to 6

(Signature)	
Name & Designation	Ashok Kumar Jairath (Managing Partner)
Date	4.8.2018

Annex -2

BRIEF NOTE ON OVERALL ASSESSMENT OF QUALITY

The Project has been sanctioned under Pradhan Mantri Awas Yojana-Housing for All by 2022. The mission seeks to address the housing requirement of urban poor including slum dwellers through following four programme verticals.

Vertical I	"In situ" rehabilitation of existing slum dwellers using land as a resource through private participation
Vertical II	Promotion of Affordable housing for weaker section through Credit Linked Subsidy (CLS) for EWS (30 sqm) and LIG(60sqm) for new construction or incremental housing
Vertical III	Affordable housing in Partnership with Public & Private sectors (with 35% for EWS)
Vertical IV	Subsidy for beneficiary – led individual house construction or enhancement

The project at Mandi has been approved against vertical IV i.e. subsidy for beneficiary –Led house construction or enhancement. The criteria for beneficiary led construction adopted for houses is as under.

7.5.1 Criteria for Beneficiary Led Construction of Individual House

The demand under this component is generated based on following criteria:

- The Applicant should belong to EWS Category.
- Preference is given to families residing in Kutcha house- Widows, PH, Divorced & Sr Citizen
- All the BPL card holder families were included in the demand survey.
- Applicants with clear entitlement of Property on which they are going to construct were considered.
- All the applicants were asked to submit the land/house title and should be able to provide clear NOC for extension and new construction within the ambit of Byelaws.
- Applicants residing on encroached land or any govt land not owned by them are been forbidden from this scheme and were considered in AHP or In-situ component.
- Identification of applicants for BLC was purely based on self Income certification and BPL card Holdings and non slum residents.

From the above, it is clear that DU's are being constructed by beneficiaries belonging to EWS category or having BPL cards. We should not expect quality work conforming to PWD specifications from these stake holders. Moreover no guidance is being departed to them by any agency for maintaining /improving quality of the work. It has been left to the individuals to construct their houses with whatsoever specifications they adopt depending upon their financial position. To be precise, no quality control is being exercised & even the plans attached in the DPR are not being followed, as the land available with beneficiary is not suitable/sufficient to accommodate the proposed /approved layout.

Moreover quality of work checked in one of the DU's was far from satisfactory as

- No proper cover to steel was given with the result steel was exposed.
- Lot of Honey Combing was noticed.
- Beams laid were not straight.

OBSERVATION & SUGGESTION

- Balance identified beneficiaries must be persuaded to start and complete the work so as to exhaust the scope of project.
- Municipal Engineer must guide the beneficiaries to ensure quality of work & particularly structural safety.
- Construction being done at site is not as per approved plan but the same should also be not expected from poor (EWS) beneficiaries.

11. Some of beneficiaries have stopped the construction after taking 1st installment . They should be pursued to re-start the work & complete the same.

TPQMA REPORT MC KULLU

1.1 About Kullu City

The historical town of Kullu lies on the west bank of river Beas and was the capital of Rupi- State in the pre independence days. The town has been the seat of government of erstwhile Kullu state since 1660 AD. Kullu was once known as Kulanthpitha - 'the end of the habitable world'. Beyond rose the forbidding heights of the Greater Himalayas and, by the banks of the shining river Beas, lay the fabled 'Silver Valley'. The Chinese pilgrim monk Xuanzang visited the Kullu Valley in 634 or 635 CE. He described it as a fertile region completely surrounded by mountains. Historically Kullu was accessible from Shimla via Siraj valley or through passes on the west leading to Jogindernagar and onto Kangra. To the north lies the famous town of Manali, which through the Rohtang pass leads onto the Lahaul and Spiti Valley. Kullu got its first motorable access only after Indian Independence. The road through the Kullu Valley and Lahaul is now paved all the way, to connect and provide the major access between the northern Indian plains to Leh in Ladakh. The Kullu town is located in the middle of the picturesque Kullu valley, known for the abode of god, is known for Dussehra-the international folk dance festival and is surrounded by apple orchards. Kullu town, which was established as an administrative center has acquired multifunctional character due to coming up to district head quarter, regional offices, trade and commerce, increasing tourist footfalls, establishment of colleges, hospitals and financial institutions. Of all towns in Kullu district, it is the biggest town with regard to population Kullu valley runs transverse to the main alignment of Dhauladhar and Pir Panjal ranges. The variety of soils found in these areas ranges from silty loam to clay loam of dark brown color, which is useful for seed potatoes and temperate fruits. Kullu is a hilly and a mountainous tract with altitude ranging from about 1,278 m or 4,193 ft above mean sea level. The major river system of the region is Beas. The nearest airport is at Bhuntar town, situated on NH21 at the confluence of the Parvati and Beas rivers, about 10 km south of Kullu town. The airport is also known as Kullu-Manali airport.

2.1. Pradhan Mantri Awas Yojna in Kullu

City and ward level meetings and consultations were held to disseminate the guidelines of this housing programme among the citizens. Self-Help Groups formed under NULM were also used to disseminate guidelines of the programme in their localities. Print media was also approached for the same purpose. Citizens were invited to apply for the suitable options in the prescribed format. After a rigorous process, Municipal Council Kullu received 148 applications under Subsidy for beneficiary-led individual house construction and applications were finalized for preparation of DPR but at a later stage, due to non availability of beneficiaries, number was reduced to 82 (71 New construction and 11 Enhancement). The applicant name, address and other information about applicants is attached at annex- 1-A, (New Construction) and annex-1B (Enhancement)

2.7 Proposed Buiding Lay-Out

The sample house designs were prepared for EWS for carpet area of 30 sq.mts. The National Building Code was referred while designing the housing for EWS and construction cost has been worked out following the design. The detail of estimated cost is Rs. 6.10 lacs as annexed in DPR. Out of which 1.65 lacs (1.5 lac by G.O. I. & 0.15 lacs by Govt of Himachal Pradesh) is to be given as grant and balance 4.45lacs is to be spent by beneficiaries for which all the beneficiaries have given their consent. The building plans are approved by the Department of Town & Country Planning (HP) under National Building Code, 2005.

2.8 State Initiative/Contribution – PMAY

Contribution breakup for New Construction

- | | |
|---------------------------------------|-------------------------------|
| 1. Central share | Rs 1.5 Lakh per dwelling unit |
| 2. State share | Rs. 15000 per dwelling unit |
| 3. Beneficiary contribution | Rs. 4.45 Lakh |
| 4. Unit cost of dwelling unit for EWS | 6.10 Lakh* |

* Cost of construction is as per H.P. SoR, 2009.

Contribution breakup for Enhancement

- | | |
|-----------------------------|---------------------------------------|
| 1. Central share | Rs 1.5 Lakh per dwelling unit |
| 2. State share | May vary with Enhancement Requirement |
| 3. Beneficiary contribution | May vary with Enhancement Requirement |

2.9 The central and state assistance is being transferred to individual bank account of beneficiary. The installments will be transferred only after tracking progress of the individual house and uploading the geo-tagged photographs on website. It has been decided at ULB level to release the grant as follows.

Sr. No	No of installment	Amount	Stage.
1.	1 st Installment	45000/-	On completion of foundation.
2.	2 nd Installment	45000/-	On completion up to lintel level
3.	3 rd Installment	45000/-	On laying of roof slab.
4.	4 th Installment	30,000/-	On completion .

2.10 Operation and Maintenance Activities

Infrastructure and social infrastructure would be developed with the municipal infrastructure fund or the central / state run assistance/funds/grants to the ULB. -Beneficiaries will be responsible for the maintenance of their respective houses.

2.11 DPR received by TPQMA suggests the 148 (137 N +11 E) are to be constructed in kullu under the programme, but it was reported by concerned officials at kullu that only 82 (71 N +11 E) DU's are being taken up under the programme & necessary reference by M.C. Kullu has been made to the directorate at Shimla (copy attached at annexure-3)

3. Status of the Project.

3.1 Physical

Out of 82 beneficiaries (71 new construction and 11 enhancement), sanction letters have been issued to all beneficiaries. Out of these 82 , only 42 (33N+ 9 E) have started the work & as per decision of ULB, different amount as grant has been disbursed to them & same is shown in table 1 below:-

PMAY-HFA Status of MC Kullu

Table -1

Beneficiary Led Individual Household Construction	Total No. of beneficiaries	Sanction Letter Issued	1 st Installment	2 nd Installment	3 rd Installment	4 th Installment (Completed)
New Construction	71	71	33	29	19	10
Enhancement	11	11	9	9	7	5
Total	82	82	42	38	26	15

2.2 Financial

Till date ULB has received Rs. 9730012 & ULB has utilized Rs. 52,20,000 and Rs. 45,10,112/- are lying un-utilized with ULB. Financial position is shown in table 2

Table-2

Total Fund Received (in Rs.)	Fund Utilized (New Construction) (in Rs.)	Fund Utilized (Enhancement) (in Rs.)	Total Fund Utilized till 31 st March, 2018 (in Rs.)	Fund remaining with ULB (in Rs.)
9730112	39,45,000	12,75,000	52,20,000	4510112

Installment wise release of funds is also tabulated below in table 3& 4

Installment wise Funds Release

New Construction

Table-3

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total Paid (In Rs.)</u>
10	1,65,000	16,50,000
9	1,35,000	12,15,000
10	90,000	9,00,000
4	45,000	1,80,000
Total	39,45,000	39,45,000

Enhancement (For Beneficiary with more than One Room)

Table-4

<u>Number of Beneficiary</u>	<u>Amount Released (In Rs.)</u>	<u>Total (In Rs.)</u>
5	1,65,000	8,25,000
2	1,35,000	2,70,000
2	90,000	1,80,000

	Total	12,75,000
--	--------------	------------------

Total paid

(7) New Construction (N)	39,45,000
(8) Enhancement (E)	12,75,000
Total	52,20,000/-

3. On direction of Deptt of Urban Development, Himachal Pradesh, TPQMA visited the town of Kullu on 27th July. It was desired by UD that 50 DU's should be visited but work on only 42 DU's was taken in hand and as such all 42, dwelling units (DUs) which were in progress were visited in different wards of Kullu (List along with photographs is attached at Annex-3). DUs were at different stage of construction as shown in photographs. **Number of beneficiaries were inter-acted & all of them reported that no problem was faced by them for getting beneficiary share form ULB.**

Out of 33 beneficiaries (New construction) to whom 1st installment was given, 4 beneficiaries have stopped the construction after taking 1st installment. It was reported by official at Kullu that out of these four, only one is genuine & other 3 are defaulters for different reasons. List of such beneficiaries is attached at annex-5. M.C. Kullu should advise these beneficiaries to re-start the work (where possible), failing which efforts should be made to recover the installment amount from them. Balance 38 beneficiaries have not started the work for different reasons. Serious persuasion is required at M.C. level to ensure that these beneficiaries also start their construction so as to complete the scope of the project,

RFP for Appointment of Third Party Quality Monitoring Agency (TPQMA) under PMAY-HFA (U) in Himachal Pradesh. 2018

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY

Name of TPQM Agency	M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)
Date of Visit	27 th to 28 July 2018
Current Visit No.	1 st
Previous visit with date	N.A.
A. PARTICULARS OF PROJECT	
1 Name of the State /UT:	Himachal Pradesh
2 Name of the City:	Kullu HP
3 Name of Project:	Pradhan Mantri Awaas Yojana- Housing for All 1. Beneficiary-Led Construction (Vertical -4)
4 Project Code:	02800101014
5 Implementing Agency (ULB)	Municipal Council Kullu
6 Location of the Project (Slum name, Ward etc.	Town of Kullu
7 Type of Project :	71
(vii) BLC New construction	11
(viii) BLC Enhancement	11
8 No of EWS. Houses in the project	82
9 Date of approval by SLSMC	12/02/2016
10 Approved Project Cost (Rs. Lakhs):	464.96
11 Date of sanction of 1 st installment of central assistance by CSMC	10.10.2016
12 Duration of Project	2 Years.
13 Date of commencement	Scheduled Actual

		10/2016	1.4.2017
14	Date of completion	Scheduled	Expected
		3/2019	3/2020
15	Inspection undertaken by (Name) (with contact detail) :	Er. A.K. Jairath Mob. 9814400178	
16	Name of State representative present during visit	Nil	
17	Name of ULB representative present during Visit	Sh. Chetan Sharma	
18	Name of Contractor's representative present during visit	Nil	
19	Whether list of Beneficiaries finalized?	Yes. (for 82)	
20	If finalized, whether uploaded in PMAY MIS?	Yes .(For 82 Beneficiaries)	
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	No. of houses have been changed Size of houses is not as per approved plan.	
22	Any other comment		
B. QUALITY ASSURANCE IN THE PROJECT			
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	No.	
2	(vi) Whether the structural Designs are approved / Proof checked by competent Authority (ii) Name of the approving authority for structural design.	No. NA	
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture??	Could not be verified.	
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	Could not be verified.	
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manual.	
6	Whether Surface of reinforcement is clean and free from rust?	-	
7	Whether potable water is used for construction?	Yes.	
8	Whether proper water / cement ratio has been ensured?	No.	
9	Whether the concrete being cured adequately as per requirements	Yes.	
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.	
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	No.	

12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	Yes, by Mr. Vishal Pathak
13	Quality of work and workmanship, Comments on	See Annex 2
	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Satisfactory. Not checked.
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory.
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	Satisfactory.
	iv. Bar bending and stirrups bending , placement and cover to reinforcement bars.	Could not be checked.
	v. Plastering	Satisfactory.
	vi. Doors and windows	Satisfactory.
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	Not noticed.
	x. Any other	Overall quantity is satisfactory .
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	Already exists.
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes.
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes.
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	NA
19	Whether disaster resistant features have been incorporated?	No.
20	Any other comments	Construction is not being done as per approved plan.
21	Report on Overall assessment of quality	See Annex-2
C. PROGRESS - HOUSING COMPONENTS		
1	Numbers of houses sanctioned in the project	137 +11 changed to 71+11.
2	Numbers of houses Completed	10 N + 5 E
3	Numbers of houses in progress	23 N +4 E = 27
4	Stages of Progress: i) Foundation/ Plinth level (Nos.) ii) Lintel level (Nos.) iii) Roof level (Nos.) iv) Finishing level (Nos.) v) Total units completed (Nos.)	4 N+0 E 10 N+2 E 9 N +2 E - 10 N +5 E = 15
5	Numbers of houses not started	38+2 = 40 (w.r.t. 71 +11)

6	Reason for non-starter of houses, if any	Family disputes, financial constraints, Lack of willing beneficiaries.	
7	Numbers of houses occupied by the	10 N + 5 E = 15	
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	NA	
9	Size of Unit (Carpet Area)	Sanctioned	As per Implementation
		30 sqmt	Vary from house to house
10	Overall physical progress of Housing (in %)	40%	
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.	
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.	
13	Whether the building plan(s) conform to NBC norms?	Yes.	
14	Whether authenticated building plans and revisions if any, are available?	Yes.	
15	Deviation, if any	Construction is not being done as per approved plan	
16	Any other comment	Progress should be accerlated.	
D. CIVIC INFRASTRUCTURE			
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been ensured?	Yes.	
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	Yes.	
3	Any other comments	-	
E. SOCIAL INFRASTRUCTURE			
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Yes.	
2	Any other comments	-	
F. FINANCIAL PROGRESS & FUND UTILIZATION (Rs. in Lakhs)			
1	Sanctioned fund for entire project.	464.96	
2	Amount of funds received up to date	97.30 lacs	
3	Up-to date Expenditure	52.20 lacs	
4	Amount of funds Utilized (out of received)	52.20 lacs	
5	Amount of Expenditure by ULB	Nil	
6	Amount of Expenditure by Beneficiaries	98.50 lacs	
7	Balance funds Expected/due from stakeholders	No funds to be deposited by stake holders.	
G. COST VARIATION and TIME-OVERRUNS			
Cost variation:			
1.	Whether there is cost variation? If yes, what are the reasons?	No.	
Time Overruns:			

1	Whether there is time overrun? If yes, what are the reasons?	Yes, due to non availability of eligible & interested beneficiaries.
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
Undertaken by Implementation agency to improve the:		
1	Physical Progress	Persuasion through Municipal Council.
2	Financial Progress	Persuasion through Municipal Council.
3	Quality management	No.
4	Comments and suggestions of TPQMA on above	Nothing is being done by ULB to check /improve the quality.
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	No
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No.
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	Already exists.
3	Reasons for delay in completion of housing and Infrastructure, if any	Financial problem with beneficiaries.
4	Any specific observation by the beneficiary	They are satisfied.
5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	(2) No quality check is being exercised by ULB. 2) Engineers of ULB must guide the beneficiaries regarding maintaining the quality , specifically regarding the structure safety.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	N.A.
7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Page 1 to 7

(Signature)	
Name & Designation	Ashok Kumar Jairath Managing Partner
Date of (Visit)	4.8.18

Annex -2

BRIEF NOTE ON OVERALL ASSESSMENT OF QUALITY

The Project has been sanctioned under Pradhan Mantri Awas Yojana-Housing for All by 2022. The mission seeks to address the housing requirement of urban poor including slum dwellers through following four programme verticals.

Vertical I	"In situ" rehabilitation of existing slum dwellers using land as a resource through private participation
Vertical II	Promotion of Affordable housing for weaker section through Credit Linked Subsidy (CLS)

	for EWS (30 sqm) and LIG(60sqm) for new construction or incremental housing
Vertical III	Affordable housing in Partnership with Public & Private sectors (with 35% for EWS)
Vertical IV	Subsidy for beneficiary – led individual house construction or enhancement

The project at Kullu has been approved against vertical IV i.e. subsidy for beneficiary –Led house construction or enhancement . The criteria for beneficiary led construction adopted for houses is as under.

7.5.1 Criteria for Beneficiary Led Construction of Individual House

The demand under this component is generated based on following criteria:

- The Applicant should belong to EWS Category.
- Preference is given to families residing in Kutcha house- Widows, PH, Divorced & Sr Citizen
- All the BPL card holder families were included in the demand survey.
- Applicants with clear entitlement of Property on which they are going to construct were considered.
- All the applicants were asked to submit the land/house title and should be able to provide clear NOC for extension and new construction within the ambit of Byelaws.
- Applicants residing on encroached land or any govt land not owned by them are been forbidden from this scheme and were considered in AHP or In-situ component.
- identification of applicants for BLC was purely based on self Income ertification and BPL card Holdings and non slum residents.

From the above, it is clear that DU's are being constructed by beneficiaries belonging to EWS category or having BPL cards. We should not expect quality work conforming to PWD specifications from these stake holders. Moreover no guidance is being departed to them by any agency for maintaining /improving quality of the work. It has been left to the individuals to construct their houses with whatsoever specifications they adopt depending upon their financial position. To be precise, no quality control is being exercised & even the plans attached in the DPR are not being followed , as the land available with beneficiary is not suitable/sufficient to accommodate the proposed /approved layout.

OBSERVATION & SUGGESTION

1. Balance identified beneficiaries must be persuaded to start and complete the work so as to exhaust the scope of project.
2. Municipal Engineer must guide the beneficiaries to ensure quality of work & particularly structural safety.
3. Construction being done at site is not as per approved plan but the same should also be not expected from poor (EWS) beneficiaries.
4. Some of beneficiaries have stopped the construction after taking 1st installment . They should be pursued to re-start the work & complete the same , failing which efforts should be made to recover the amount given to them as 1st installment.

TPQMA REPORT MC SOLAN

Annexure 3

Third Party Quality Monitoring Report of BLC projects under PMAY

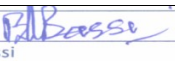
Name of TPQM Agency	M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)
Date of Visit	M/s. Everon Project Consultants Ltd., PANCHKULA (Haryana)
Current Visit No.	28 July 2018
Previous visit with date	1 st
A. PARTICULARS OF PROJECT	
1 Name of the State /UT:	Himachal Pradesh
2 Name of the City:	Solan
3 Name of Project:	Beneficiary-led Individual Houses construction (vertical-4) for 19 beneficiary of solan
4 Project Code:	02-8000128-014
5 Implementing Agency (ULB)	Municipal Council Solan
6 Location of the Project (Slum name, Ward etc.	Solan, Municipal limits.
7 Type of Project :	
(ix) No. of Beneficiaries (New Construction)	9

	(ii) No. of Beneficiaries (Enhancement)	10	
8	No of EWS. Houses in the project	NA	
9	Date of approval by SLSMC	12/02/2016	
10	Approved Project Cost (Rs. Lakhs):	66.783	
11	Date of sanction of 1 st installment of central assistance by CSMC	22-10-2016 Rs. 5,85,087.00	
12	Duration of Project	2 years	
13	Date of commencement	Scheduled	Actual
		2016-2017	2016-2017
14	Date of completion	Scheduled	Expected
		2018-19	31.3.2019
15	Inspection undertaken by (Name) (with contact detail) :	B.K. Basssi Mob. 9501025156	
16	Name of State representative present during visit	-	
17	Name of ULB representative present during Visit	Ashish Anand	
18	Name of Contractor's representative present during visit	NA	
19	Whether list of Beneficiaries finalized?	Yes.	
20	If finalized, whether uploaded in PMAY MIS?	Yes.	
21	State any deviation from sanctioned DPR in terms of number of houses or size or location or Layout	Beneficiaries identified. 14 Nos (9 New Const+ 5 Enhancement) Against 9 New + 10 Enhancement in DPR.	
22	Any other comment	Only 5 Beneficiaries have started construction.	
B. QUALITY ASSURANCE IN THE PROJECT			
1	Whether ULB/ State have organized workshop/ training programmes to educate the beneficiaries about quality, construction methods, adherence to disaster resistant technologies etc.	Yes on 18.10.2016 Attended by 9 Beneficiaries	
2	(vii) Whether the structural Designs are approved / Proof checked by competent Authority (ii) Name of the approving authority for structural design. (iii) Whether the statutory certificate for disaster resistance design and compliance of codal provision is endorsed by the structural designer on the structural drawings fit for execution, Especially in case of multi- storeyed construction. (iv) The work is being executed as per the approved drawings fit for execution.	Yes. By Civil Engg Department of NIT Hamirpur Dr. Hamant Kumar Vinayak Yes. Yes	
3	Whether Cement is free from lumps and is stacked properly to prevent contact with moisture?	Yes.	
4	Whether centering /shuttering is checked for staging & propping, line & level, dimensions, cleaning etc. and its quality approved before each stage and record maintained	No	
5	What is the Mode of Concrete mixing (batch mix/ manual)? In case of manual mixing, whether mixing is by weight or by volume of ingredients?(Volumetric mixing not permitted).	Manually by volumetric mixing. For small quantities batch mixing by weight is not possible.	
6	Whether Surface of reinforcement is clean and free from rust?	Yes.	
7	Whether potable water is used for construction?	Yes.	
8	Whether proper water / cement ratio has been ensured?	Yes.	
9	Whether the concrete being cured adequately as per requirements	Yes.	
10	Whether bricks are well burnt, of rectangular shape, with sharp edges, free from cracks and of correct size?	Yes.	
11	Whether i) Execution of Depth & width of Foundation is as per drawing/ adequate & bottom leveled. ii) Plinth height is as per drawing/adequate. iii) Horizontal bands (as applicable) have been provided.	Yes.	
12	Whether quality has been checked by TPQMA/ State agency? If yes, details thereof?	NA	

13	Quality of work and workmanship, Comments on	-
	i. RCC work (concrete, Reinforcement detailing, cover to reinforcement). Whether Columns are in plumb (check for verticality).	Satisfactory
	ii. Masonry (Joint details, verticality). Check adequate RCC bands are provided.	Satisfactory
	iii. Shuttering (Type of material-pucca/ katcha, support spacing)	No construction in progress on date of visit.
	iv. Bar bending and stirrups bending, placement and cover to reinforcement bars.	Satisfactory
	v. Plastering	Satisfactory
	vi. Doors and windows	Satisfactory
	vii. Seepage, if any	No
	viii. Cracks, if any	No
	ix. Honey combing, if any	No
	x. Any other	Quality is satisfactory
14	Whether provision has been made for Service lines (Electrical, Water Supply, Sanitation etc.)	No, existing facilities will be used.
15	Whether floor slope (especially) in bath, WC, kitchen, terrace and balcony etc. are proper?	Yes.
16	Whether adequate plinth height (above the general ground level) is provided to the ground floor of the building to avoid possibility of rainwater and reptiles in the building	Yes.
17	Whether dampness/leakages noticed? If yes, state location and probable reasons	No.
18	Whether remedial measures are undertaken by IA/ ULB to stop Dampness & Leakages if any?	NA
19	Whether disaster resistant features have been incorporated?	Yes.
20	Any other comments	Progress needs to be expedited
21	Report on Overall assessment of quality	Minimum 500 words (Enclosed separately)
C. PROGRESS - HOUSING COMPONENTS		
1	Numbers of houses sanctioned in the project	19
2	Numbers of houses Completed	1
3	Numbers of houses in progress	4
4	Stages of Progress:	1
	ii) Lintel level (Nos.)	-
	iii) Roof level (Nos.)	1
	iv) Finishing level (Nos.)	3
	v) Total units completed (Nos.)	1
5	Numbers of houses not started	9 out of 14 beneficiaries identified.
6	Reason for non-starter of houses, if any	Beneficiaries have financial constraints.
7	Numbers of houses occupied by the Beneficiaries	1
8	Reasons for Non-occupation of houses (If any)- specific reasons to be given	-
9	Size of Unit (Carpet Area)	Sanctioned 35 Sqmtr.
		As per Implementation 35 Sqmtr.
10	Overall physical progress of Housing (in %)	27%
11	Whether the progress of houses has been ensured through geo-tagged photographs at various construction levels?	Yes.
12	Whether DBT of fund to individual beneficiary is ensured in the project?	Yes.
13	Whether the building plan(s) conform to NBC norms?	Yes.
14	Whether authenticated building plans and revisions if any, are available?	Yes.
15	Deviation, if any	No.

16	Any other comment	-
D. CIVIC INFRASTRUCTURE		
1	Whether provision of Civic infrastructure components (i.e. water supply, Sewerage, Drainage, Roads, SWM etc.) has been	Existing in the vicinity.
2	Whether the Existing/proposed infrastructure components are independent and/or integrated with city level infrastructure?	No proposal infrastructure only existing infrastructure to be used.
3	Any other comments	-
E. SOCIAL INFRASTRUCTURE		
1	Whether provision of Social Amenities (i.e. School, Anganwadi, Health centre, Community centre, Livelihood centre etc.) has been ensured?	Existing facilities to be used.
2	Any other comments	-
F. FINANCIAL PROGRESS & FUND UTILIZATION		
1	Sanctioned fund for entire project.	28.35 lacs
2	Amount of funds received up to date	20,46,636
3	Up-to date Expenditure	6,15,000
4	Amount of funds Utilized (out of received)	Nil
5	Amount of Expenditure by ULB	Not known
6	Amount of Expenditure by Beneficiaries	-
7	Balance funds Expected/due from stakeholders	7,88,364
G. COST VARIATION and TIME-OVERRUNS		
Cost variation:		
1.	Whether there is cost variation? If yes, what are the reasons?	No
Time Overruns:		
1	Whether there is time overrun? If yes, what are the reasons?	No
H. REMEDIAL MEASURES TO IMPROVE PROGRESS AND QUALITY		
Undertaken by Implementation agency to improve the:		
1	Physical Progress	9 Beneficiaries who have not started construction should be counsel led and motivated to start constructed.
2	Financial Progress	Municipal engineer should be visit important stages of construction.
3	Quality management	By Municipal Engineer.
4	Comments and suggestions of TPQMA on above	Only 5 beneficiaries have started construction. Balance beneficiaries be persuaded to start the construction .
I. COURT CASES AND LITIGATIONS		
1.	(To be specified)	
J. OTHERS		
1	Any innovative/ cost effective/ green technology has been used	No.
2	Feedback of beneficiaries regarding provision of Physical & Social infrastructure:	No new infrastructure proposed in the project.
3	Reasons for delay in completion of housing and Infrastructure, if any	Personal financial constructions of beneficiaries
4	Any specific observation by the beneficiary	Nil.
5	Overall observation on the project (with adequate photographs covering project to a large extent including quality issues as applicable) 1. Critical observations 2. Action suggested by TPQMA to SLNA and IA	Only 5 beneficiaries out of 14 have started construction. Balance 9 may be counselled & motivated to start construction.
6	Action taken report on previous report: i. Observations of TPQMA ii Action suggested by TPQMA iii Action taken by Beneficiaries/ IA (Implementation Agency) iv Whether TPQMA is satisfied with the action taken	NA Being first report

7	TPQMA's Overview of the Project (in 400-500 words) in a separate sheet	Attached. Page 9 to 10
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(Signature)	
Name & Designation	B.K. Bassi (Managing Director)
Date	9-8-2018

MC Solan has prepared the project in two DPRs, DPR 1 & DPR 2 for providing houses.

TPQMA'S OVERVIEW OF THE PROJECT.

1. Under the Mission Programme of Housing for all under Pradhan Mantri Awas yojana (PMAY-HFA) 2015, Municipal Council of Solan invited applications. Total number of 1100 applications have been received for affordable housing in PP mode (AHP). Applications are under scrutiny. MC solan has no suitable land for this project. MC solan has made request to the District Administration for allotment of 22 acres of suitable land . Request of MC Solan is under process/consideration of District Administration Solan. Case needs to be taken up at the higher level for allotment of suitable land for this project for the success of Pradhan Mantri Awas Yojana (PMAY-HFA).
2. MC Solan has also taken up the new construction /Enhancement of Beneficiary led individual houses (BLC) as per the chosen component by the beneficiaries itself. Upon verification 14 beneficiaries have been finally identified and approved. Out of these , 9 are for new construction and 5 are for enhancement list of Beneficiaries have been uploaded on the PMAY-MIS . Beneficiaries will be given aid of Rs 1.50 lacs by Govt of India and Rs. 15000 by State Govt for new construction Total Funds sanctioned for the project are Rs. 28.35 lacs out of which Rs 20,46,636/-have been received.

PROGRESS (Physical & Financial)

Out of 14 identified beneficiaries only 5 have started the construction. Out of these 5, one DUs is completed, 3 are at roof level & one is at foundation level. Total funds disbursed are Rs .6,15,000/-. Detailed progress is attached . According to the In-charge of the project rest 9 are not willing & likely to start the construction .The reasons given by him is that they have financial constraints and cannot raise the balance funds to complete the DUs.

Quality Control

Three alternate Architectural Plans for three different designs to suit different sites have been got prepared by MC Solan. Structural design have also been got prepared from NIT Hamirpur which have been provided to the beneficiaries. A workshop has also been arranged to brief the beneficiaries about these plans. However at the execution stage to ensure compliance of these plans, no technical arrangement exists. Infact Municipal Engineer has not been involved in this project.

Suggestions/Recommendations

3. Applications for affordable housing in PP mode (AHP) should be processed on Priority & land should be arranged by intervention at the Govt Level. Secretary local Govt may be requested to intervene to expedite the allotment of land for the Success of Pradhan Mantri Awas Yojana.
4. Regarding BLC Project DPR-1 out of 14 identified beneficiaries only 5 have started construction Rest 9 are not starting the construction due to financial constraints. Cost of DU is likely to be around Rs 4.50 to Rs 5.00 lacs. After availing Govt aid of Rs. 1.65 lacs balance around 3 lacs are to be contributed by the beneficiary. In this connection following suggestions are made:-
 - a) State Govt /MC Solan may consider enhancing their share of Rs. 15000/- Per DU.
 - b) Construction may be done in phases, Structure may be made in 1st phase and beneficiary may be allowed to do finishing in 2nd phase as & when he can arrange funds.
 - c) Other 9 beneficiaries may be motivated to undertake the Construction.
5. Municipal Engineer may be involved in the project . He should ensure that construction of DU by individual beneficiaries is done as per approved structural plans especially the foundation & roof. He should check the reinforcement at site to ensure safety of the DUs.