

**CHHATTISGARH RURAL
HOUSING CORPORATION
LIMITED**

**Detailed Project Report
on
Construction of Rural Houses in Chhattisgarh**

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CHAPTER 1: EXECUTIVE SUMMARY

1.1 Company Overview

1.	Name of the Company	:	CHHATTISGARH RURAL HOUSING CORPORATION LIMITED
2.	Date of Incorporation	:	15/03/2018 (15 th March, 2018)
3.	Corporate Identity Number (CIN)	:	U74999CT2018SGC008428
4.	Company Category	:	Company limited by Shares
5.	Registration Number	:	008428
6.	ROC Code	:	RoC-Chhattisgarh
7.	PAN	:	AAHCC4698L
8.	Tax deduction and Collection Account Number (TAN)	:	JBPC04013C
9.	Sub-Category	:	State Govt company
10.	Class of Company	:	Public

1.2 Project Overview

1.	Present Project	Construction of total 7.88 Lakh Rural Houses by 2019 and construction of rural houses as committed by the Central and State Governments beyond 2019
2.	Activities	The Corporation will utilize the loan amount for granting funds

		to construct a pucca house, with basic amenities to all houseless people in the rural areas and those households living in kutcha and dilapidated house within the territorial jurisdiction of Chhattisgarh under the scheme of Pradhan Mantri Awas Yojana (Rural) by 2022 as committed by Hon'ble Prime Minister, Government of India.
3.	Location	Whole of Chhattisgarh
4.	Project Cost	Rs. 4481.10 Crores for the Target of FY 2018-19.
5.	Means of Finance	<p>Means of Finance –</p> <p>i. Central Govt. Share is Rs. 2688.66 Crores (60% Share). Out of Rs. 2636.33 Crores invested in the Project and Rs. 52.33 Crores is Pending from Central Govt.</p> <p>ii. Total State Govt. Share is Rs. 1792.44 Crores. State Govt. has taken loan from Canara Bank of Rs. 1000 Crores and which is invested by</p>

			State Govt. State Govt. is looking for loan of Rs. 792.44 Crores as part of their share.	
6.	Time Lines		1.	Implementation Period 2022
			2.	Moratorium Period 2 years
			3.	Repayment Period 16 years including moratorium period of 2 Years.
7.	Security		Letter of Guarantee by Government of Chhattisgarh	
8.	Project Start Year		From FY 2018-19	
9.	Project Completion Year		FY 2022-23	

1.3 Financial Arrangements

The cost of unit assistance in plain areas is shared between Central and State Governments in the ratio of 60:40. From the annual budgetary grant for rural housing programme - PMAY-G, 95% per cent is released to the States for the construction of new houses under the programme. This includes 4% of the allocation towards Administrative expenses of the States. Five percent of the budgetary grant is retained at the Central level as reserve fund for sanctioning of special projects. The annual allocations to the States are based on the Annual Action Plan (AAP) approved by the Empowered Committee. The funds are released to the States in two equal installments.

CHAPTER 2: BRIEF BACKGROUND

2.1 Introduction

To address the gaps in the rural housing programme and in view of Government's commitment to provide 'Housing for All' by 2022, the scheme of Indira Awaas Yojana (IAY) has been restructured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f 1st April 2016.

PMAY-G aims at providing a pucca house, with basic amenities to all houseless families and those households living in kutcha and dilapidated house, by 2022. The immediate objective is to benefit 1.00 crore households living in kutcha house/dilapidated house in three years from 2016-17 to 2018-19.

Key feature of Rural Housing Programme (Ministry of Rural Development) are as under:

- a. Providing assistance to eligible households as per SECC, 2011 data for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- b. The minimum unit (house) size is 25 sq.mt including a dedicated area for hygienic cooking.
- c. The unit cost of assistance is Rs. 1.20 lakh in plains and Rs.1.30 lakh in hilly areas and IAP districts.
- d. The cost of unit (house) assistance is shared between Central and State governments in the ratio 60:40 in plain areas and 90:10 in north-eastern and hilly states.
- e. Rs. 12000/- for construction of toilets and 90/95 days of unskilled wage labour under MGNREGA over and above the unit cost is also provided to the beneficiary.
- f. Identification of beneficiaries using SECC-2011 data. The identification and selection of the beneficiaries is done by the community through the

Gram Sabha, from the SECC 2011 list, based on the housing deficiency and other social deprivation parameters.

- g. The beneficiaries of PMAY-G in addition to being provided financial assistance is also offered technical assistance in the construction of the house.
- h. Special Projects are sanctioned to States based on situational exigencies and special needs.
- i. Effective Convergence of other schemes of Government of India and State Government for provision of electricity, piped drinking water facility, rain water harvesting, LPG gas connection under UJJWALA scheme, solar initiatives, backyard fruit plants, poultry, goatery, dairy shed, solid and liquid waste management etc. is also being done.
- j. All payments are through DBT to beneficiary's Bank/Post office accounts registered in AwaasSoft MIS.
- k. Orientation of beneficiaries is also being done to provide knowledge of cost of construction, typology, payment modules etc.
- l. Certified course on mason training has been designed on site to improve quality of homes and enhance skills of participants.

2.1.1 About the Company

Government of Chhattisgarh vide its order dated 29/01/2018 authorized for the formation of Special purpose Vehicle (SPV) with the name Chhattisgarh Rural Housing Corporation Limited for implementation of various Rural Housing Schemes in the State of Chhattisgarh. Chhattisgarh Rural Housing Corporation Limited (hereinafter referred as CGRHCL) is a Government Company registered on 15th March 2018 under the Company Act 2013.

The Corporate Office of the Company is situated at 1st Floor, Block - 2, PMAY office, Indrawati Bhawan, Naya Raipur, Chhattisgarh 492002. The Corporation is incorporated with the consent and approval of the Department of Panchayat

and Rural Development, Government of Chhattisgarh with an objective to act as a nodal agency for implementing various Rural Housing Schemes in the state of Chhattisgarh.

2.1.2 Objectives

The primary objectives of the Corporation are:

- To facilitate various rural housing schemes
- To make financial arrangements for construction of rural houses
- To conduct course on mason training

2.1.3 Programme - Pradhan Mantri Awaas Yojana - Gramin

Chhattisgarh Rural Housing Corporation Limited has been constituted in order to implement the Pradhan Mantri Awaas Yojana - Gramin in Chhattisgarh.

Year-wise targets are as follows:

Target for FY 2018-19

Sl. No.	Description	Units	Value
1	Total Target for the F.Y. 2018-19	No. of houses	3,48,960
2	Financial Target for the F.Y. 2018-19	Rs. In crores	4481.10
3	Total Amount	Rs. In crores	4481.10
5	Share of Central Government (60%)	Rs. In crores	2688.66
6	Share of State Government (40%)	Rs. In crores	1792.44

Required Financial Resources (State Share)

Target Year	Amount (Rs. In Crore)
2018-19	Rs. 1000 Crores taken from Canara Bank
2019-20	Balance of Rs. 792.44 Crores is loan requirement for complete the Target of FY 2018-19
Total	1792.44

Thus, the Chhattisgarh Rural Housing Corporation has been constituted with an aim to provide financial support for construction of rural houses and infrastructure.

It is also worthy to mention that as on 05 May 2019, against a total target of 7,88,235 rural houses to be constructed (2016-17, 2017-18 & 2018-19), 6,32,876 (80.3%) houses have been completed in the State.

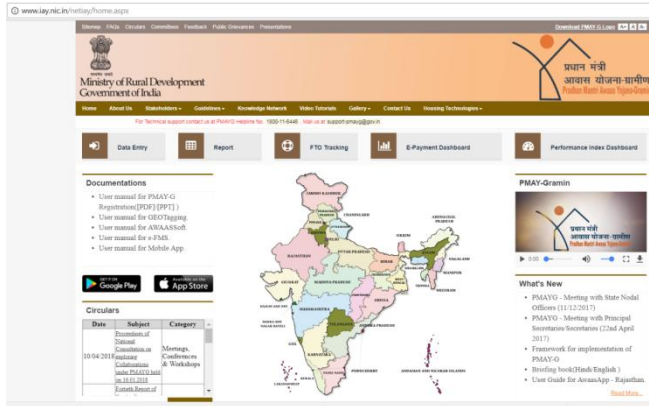
2.1.4 Online presence

Pradhan Mantri Awaas Yojana - Gramin has been under implementation since 2016. The programme implementation is monitored through IT platform. The programme has exhaustive online monitoring system. In PMAY-G, programme implementation and monitoring is to be carried out through an end-to-end e-Governance model – Using AwaasSoft and AwaasApp. While AwaasSoft is a workflow-enabled, web-based electronic service delivery platform through which all critical functions of the programme, right from identification of beneficiary to providing construction linked assistance (through Public Fund Management System – PFMS), is carried out; AwaasApp is a mobile phone based application being used to monitor real time, evidence based progress of house construction through date and time stamped and georeferenced photographs of the house. These two IT applications help identify the gaps in achievement of targets during

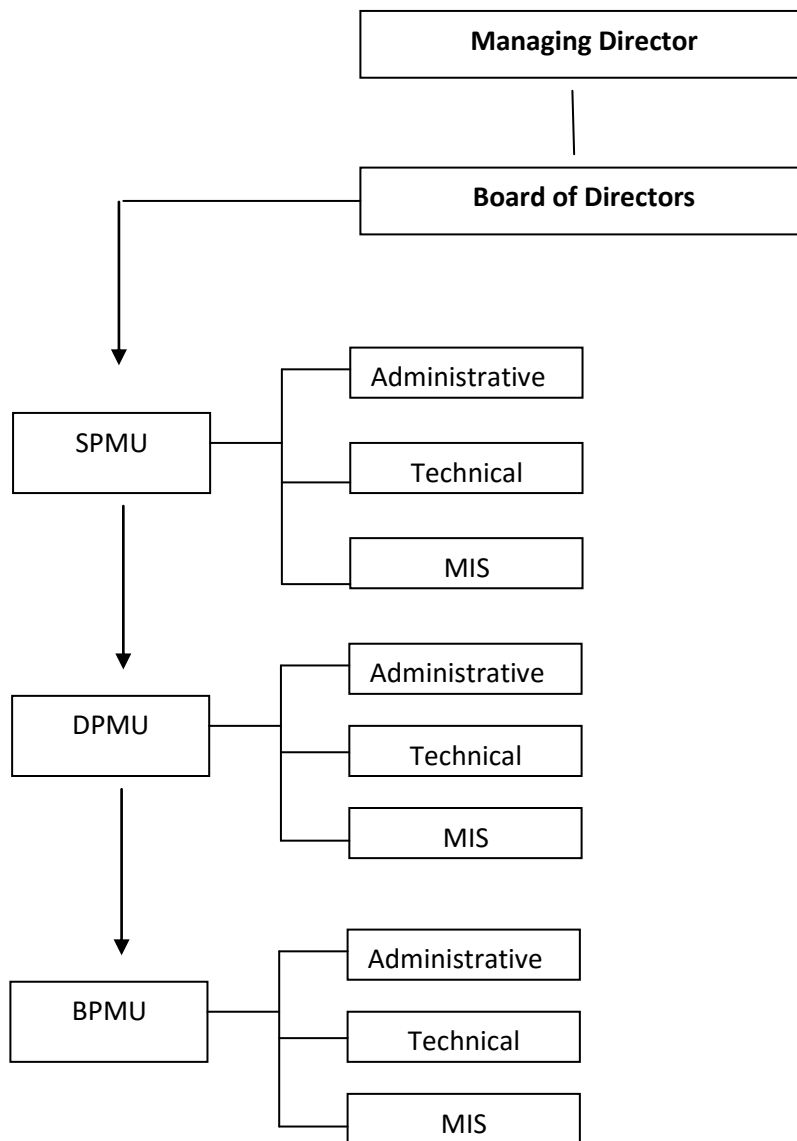
the course of implementation of the programme. All payments to the rural housing beneficiaries are to be made through DBT to beneficiary's Bank/Post Office accounts registered in AwaasSoft MIS.

The details of Corporation will be available on the website <www.prd.cg.gov.in>

Email id of the Corporation – prd.ruralhousing-cg@gov.in



2.1.5 Organizational Structure



The Corporation will have 3 major divisions viz.

- a) Administrative Division
- b) Technical Division
- c) Management Information System (MIS)

2.1.6 Functioning

Under the Pradhan Mantri Awaas Yojana – Gramin provision has been made for establishment of Project Management Units at various levels for facilitating implementation of the project. Till the Corporation becomes functional, the existing structure will remain effective as follows:

State Level	State Project Management Unit (SPMU)
District Level	District Project Management Unit (DPMU)
Block Level	Block Project Management Unit (DPMU)
Gram Panchayat Level	GP level functionaries

At each of the above mentioned Project Management Unit manpower will be required for each division mentioned above.

2.1.7 Board of Directors

Government of Chhattisgarh had issued order in relation to constitution of the Board of Directors of Chhattisgarh Rural Housing Corporation Limited, as per which the Composition of Board of Directors was decided to be as under:

Sl. No.	Name	Designation	Position in Board
1.	Ms. Reeta Shandilya	Secretary, Government of Chhattisgarh Panchayat & Rural Development Department.	Managing Director
2.	Dr. Kamalpreet Singh	Secretary, Government of Chhattisgarh, Finance Department,	Director
3.	Shri Nirmal Kumar Xaxa	Secretary, Government of Chhattisgarh, Revenue Department	Director
4.	Shri Bhim Singh	Director, Pradhan Mantri Awaas Yojana (Gramin), Government of Chhattisgarh	Director
5.	Shri Abhijit Singh	Mission Director, Chhattisgarh State Rural Livelihood Mission,	Director
6.	Shri Jaiprakash Tiwari	Controller Finance, Development Commissioner's office, Government of Chhattisgarh	Director
7.	Shri Arvind Kumar Rahi	Chief Engineer, Rural Engineering Services, Raipur.	Director

First meeting of board of directors of Chhattisgarh rural housing corporation limited held on 19th march, 2018.

The Board has complete access to any information within the Company to be able to take informed and meaningful decisions, exercise control over the organization as well as to review and monitor the progress of implementation of the strategic decisions and corporate plans formulated by the Board. The information regularly supplied to the Board includes:

- Annual operating plans and achievements
- Review of progress of ongoing projects, including critical issues and areas needing management attention
- Quotation for various other works such as purchase of vehicles and other assets of the Corporation.
- Material changes in allowances given to employees / officers of the Corporation.
- Quarterly financial results
- Annual accounts and Director's Report
- Minutes of Meetings of the Board
- Operational highlights
- Non-compliance of any regulatory or statutory requirements.
- The information on recruitment and promotion of senior officers and employees.
- Highlights of important events from last meeting to the current meeting
- Any other information required to be presented to the Board for information or approval.

2.2 About the Project

Based on the requirement for financial resources for construction of rural houses, the State Cabinet, Government of Chhattisgarh took decision concerning the commitment made by the Government of India to providing housing for all by 2022. In compliance of the Cabinet decision, the Chhattisgarh Rural Housing Corporation Ltd. been constituted.

2.2.1 Project Features

Under the Pradhan Mantri Yojana, a total of 7.88 lakh rural houses will be constructed for eligible households living in 1 room kuchha or 02 room kuchha houses. In Chhattisgarh, under the rural houses, at least one room pucca will be constructed in 25 sq.mt. with kitchen and verandah.

District wise targets as on 1st May 2019 are as follows:

S.No	District	ASL Target	ASL Target	ASL Target	Proposed Target	TOTAL Target
		(2016-17)	(2017-18)	(2018-19)	(2019-20)	(2016-20)
1	BALOD	4,109	3,891	9,134	7,000	24,134
2	BALODA BAZAR	7,418	11,774	19,778	10,000	48,970
3	BALRAMPUR	16,500	4,239	10,824	4,000	35,563
4	BASTAR	1,826	3,597	4,724	4,500	14,647
5	BEMETARA	4,112	6,106	11,052	5,000	26,270
6	BIJAPUR	1500	100	1,200	200	3,000
7	BILASPUR	15,540	19,065	27,091	9,000	70,696
8	DANTEWADA	1,200	1,400	2,200	2,000	6,800
9	DHAMTARI	12,900	3,064	16,586	4,000	36,550
10	DURG	5,059	4,003	6,912	4,000	19,974
11	GARIYABAND	10,625	6,455	14,997	4,050	36,127
12	JANJGIR-CHAMPA	13,643	22,824	26,736	10,000	73,203
13	JASHPUR	17,578	10,634	13,500	8,000	49,712

14	KANKER	2,180	5,000	7,000	4,500	18,680
15	KAWARDHA	14,803	7,635	12,500	7,000	41,938
16	KONDAGAON	1,147	1,399	3,000	4,000	9,546
17	KORBA	12,501	12,264	19,565	8,100	52,430
18	KOREA	10,178	3,653	8,200	6,000	28,031
19	MAHASAMUND	11,500	14,437	26,065	9,500	61,502
20	MUNGELI	9,885	7,731	18,039	7,000	42,655
21	NARAYANPUR	1500	100	660	200	2,460
22	RAIGARH	16,700	23,467	25,380	10,500	76,047
23	RAIPUR	5,868	7,167	12,313	250	25,598
24	RAJNANDAGON	12,501	8,213	21,402	8,000	50,116
25	SUKMA	1,174	1,751	4,022	800	7,747
26	SURAJPUR	6,112	5,910	9,080	6,500	27,602
27	SURGUJA	14,844	10,493	17,000	7,000	49,337
Total		2,32,903	2,06,372	3,48,960	1,51,100	9,39,335

*ASL - Annual Standing List

2.2.2 Mechanism for the Project

- Identification of beneficiaries using SECC-2011 data. The identification and selection of the beneficiaries shall be done by the community through the Gram Sabha, from the SECC 2011 list, based on the housing deficiency and other social deprivation parameters.
- The minimum unit (house) size 25 sq.mt including a dedicated area for hygienic cooking.
- Rs. 1.20 lakh in plains and Rs.1.30 lakh in hilly areas and IAP districts.
- The cost of unit (house) assistance is to be shared between central and state governments in the ratio 60:40 in plain areas.

For construction of rural houses for target FY 2018-19 company has taken Rs. 1000 Crores (They have utilised Rs.896.22 Crores in FY 18-19 and Rs. 103.78 Crores in FY 19-20 from Canara Bank)and approximate balance of Rs. 792.44 Crores will be taken FY 2019-20 for the Target of FY 18-19. All payments are made to the beneficiary through DBT to beneficiary's Bank/Post office accounts registered in AwaasSoft MIS.

CHAPTER 3: PROJECT FINANCIALS

3.1 Total Cost of Project

The estimated total cost of project for construction of above mentioned rural houses under the **Pradhan Mantri Awaas Yojana-G** is approximately Rs. 4481.10 Crores in FY 18-19.

3.2 Means of Finance

For implementation of Rural Housing Programme under PMAY-G during FY 2018-19, after considering the additional future targets a **Rs. 1792.44 Crore** was required to meet the State Share. Out of which Company has taken Rs. 1000 Crores from Canara Bank, and remaining balance of Rs. 792.44 Crores is expected to borrow to complete constructions target of FY 2018-19.

To meet the requirement of the aforesaid State Share, Long Term Loan has to be borrowed from the National as well as Private Banks/ Financial Institutions/ NABARD/ HUDCO etc.

3.3 Repayment of loan

The Corporation will repay the aforesaid loan amount through the following means:

State Govt. Share different sources of Revenue/ Income that is Commercial Tax, Excise Duty, Electricity Duty, Stamp & Registration, RTO, Land Revenue, Minerals (Mining), Water Recourses, Income from Forest Dept. and other Misc. other than Central Govt. share.

Details of Revenue / Income from Last two years- Dept-wise- State Govt. Self Revenue-

S. No.	Head	Income/ Revenue of FY 17-18 (Rs. In Crores)	Income/ Revenue of FY 18-19 (Rs. In Crores)
1.	Commercial Tax	11318	12392
2.	Excise Duty	4064	4501
3.	Electricity Duty	1689	1789
4.	Stamp & Registration	1197	1108
5.	RTO Income	1180	1205
6.	Land Revenue	446	488
7.	Minerals/ Mining	4911	6110
8.	Water Recourses	589	687
9.	Forest Income	291	237
10.	Other	550	658
	Total Income/ Revenue	26236	29186

3.4 Term of Loan

The Corporation is seeking to borrow the above sum with repayment scheduled over the next 16 years inclusive of Moratorium period of 2 years. The Corporation seeks the most advantageous interest rate and structure available. The Corporation also wants to make sure there is no penalty for prepayment.

CHAPTER 4: BANKING ARRANGEMENT

4.1 Existing and Proposed Arrangement

EXISTING

Presently Chhattisgarh Rural Housing Corporation Ltd. has taken loan of Rs. 1000 Crores from CANARA BANK.

PROPOSED

Purpose	Term Loan Amount
Construction of houses under Pradhan Mantri Awaas Yojna- Gramin	Approximate Rs. 792.44 Crores(As remaining loan amount for first year project cost i.e. FY 18-19.

Project- Trust and Retention Account Mechanism (TRA Account)

A trust and retention Account (TRA)/ Escrow Account/State Nodal Account of the Corporation is envisaged as the mechanism by which the project cash flows are distributed towards payment made directly to the beneficiary through Public Fund Management System (PFMS).

The funds in the TRA would be appropriated as under:

1. Statutory payments and taxes
2. Project related payment, administrative expenses
3. Interest and other payments in respect of the secured Loan
4. Scheduled principal amortization of the secured loan
5. Any money remaining idle in the Escrow Account/SNA it may be deposited, invested by the corporation so as to yield best possible interest return to Corporation.

CHAPTER 5: INDUSTRY ANALYSIS

Comparison

The comparative chart for various states for Pradhan Mantri Awaas Yojna- Gramin for year 2016-18 is details below:-

States	Gram Sabha resolutions uploaded /no. of eligible GPs (10 %)	PWL uploaded /no. of eligible GPs (10 %)	Aadhar seeded /registered (10%)	Houses sanctioned /MoRD target (5%)	I- Installment /MoRD target (7.5%)	II- Installment /MoRD target (15%)	III- Installment /MoRD target (17.5%)	Houses completed /MoRD target (25%)	Overall Performance (%)	Rank
UTTAR PRADESH	7.50	7.45	9.99	4.95	7.41	14.65	16.86	24.13	92.94	1
CHHATTISGARH	7.50	7.50	9.92	5.00	7.47	14.18	14.94	20.18	89.01	2
WEST BENGAL	7.34	7.49	7.62	4.98	7.46	14.62	16.44	22.57	88.82	3
RAJASTHAN	7.43	7.48	8.02	4.99	7.47	14.52	15.63	22.35	87.89	4
ODISHA	7.48	7.44	9.38	5.00	7.49	14.14	15.29	20.46	86.68	5
MADHYA PRADESH	5.44	7.49	4.56	5.00	7.48	14.70	16.81	23.24	86.53	6
JHARKHAND	7.50	7.50	9.22	5.00	7.46	14.23	13.29	20.80	86.14	7
MAHARASHTRA	7.50	7.43	7.23	4.79	6.95	12.62	13.60	18.35	78.52	8
TAMIL NADU	7.50	7.46	7.13	4.57	6.27	9.55	9.34	12.35	64.17	9
DADRA AND NAGAR HAVELI	7.50	7.50	0.02	3.69	0.90	0.65	0.16	0.58	21.00	10

It can be seen that Chhattisgarh being new state has been performing outstandingly in Pradhan Mantri Awaas Yojna- Gramin programme in the Country with respect to houses constructed.

CHAPTER 6: IMPLEMENTATION STEPS

IMPLEMENTATION STEPS

S.No	DESCRIPTION OF ACTIVITIES
1.	Target setting for year 18-19 District wise
2.	Online Registration of Beneficiaries for whom houses has to be constructed
3.	Geo-tagging of beneficiaries for existing site and proposed site
4.	House sanctions of beneficiaries
5.	Release of 1 st installments to the beneficiaries
6.	Plinth level houses completion of the beneficiaries
7.	Geo-tagging of beneficiaries for plinth level house completion
8.	Release of 2nd installments to the beneficiaries
9.	Roof casting houses completion of the beneficiaries
10.	Geo-tagging of beneficiaries for Roof casting level house completion
11.	Release of 3rd installments to the beneficiaries
12.	House completion including painting and wall writing of beneficiaries
13.	Geo-tagging of beneficiaries for complete level house completion
14.	Final installments release to the beneficiaries

CHAPTER 7: PHOTO GALLERY

Complete Level Houses Under Pradhan Mantri Awaas Yojna- Gramin



Awaas Colony Concepts under Pradhan Mantri Awaas Yojna- Gramin

