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5/6/17

**GOVERNMENT OF ODISHA**  
**PANCHYATI RAJ & DRINKING WATER DEPARTMENT**

**Guidelines of Biju Pucca Ghar Yojana**

PR-RH-BPGY-0004-2017/ 10062 /PR

Dated: 05/06/2017

**1. Background and Approach:**

Housing is a fundamental human need. It is a basic requirement for the human survival as well as for a decent life.

Government of Odisha is committed to provide **Pucca house** to all the rural households living in Kutchha houses. State Government with a view to achieving this objective launched "**Biju Pucca Ghar Yojana (BPGY)**" during the year 2014. In order to make the scheme more transparent and implementable, the following guidelines are hereby issued in supersession of all the guidelines issued earlier.

**2. Objective:**

**2.1.** Objective of the scheme is to convert all kutchha houses into Pucca house in rural areas of the state in a mission mode approach. A Pucca house means that it should be able to withstand normal wear & tear due to usage and natural forces including climatic conditions.

**2.2.** A "**Pucca**" house is one with the following characteristics:

- **Material:** It should have foundation, wall and roof of permanent material.
- **Wall material:** Fly ash bricks, burnt bricks, stones (packed with lime or cement), cement concrete, etc.
- **Roof Material:** Tiles, GCI (Galvanized Corrugated Iron) sheets, asbestos cement sheet, RBC (Reinforced Brick Concrete) and RCC (Reinforced Cement Concrete) etc.
- **Life time:** The expected life of the structure must be a minimum of 30 years.



- It is clarified that the above definition is only for verification of households with Pucca houses. The houses that shall be constructed under this scheme shall be of RCC or any other material of equivalent strength approved by PR & DW Department.

2.3. A “kutchha” house is one in which walls and/or roof is made of materials such as unburnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones etc. and materials not mentioned in Para 2.2 and which are not durable due to inappropriate application of techniques and are not able to withstand normal wear and tear.

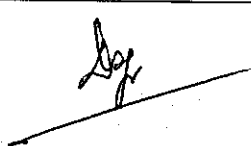
### 3. Key Features:

- 3.1. Biju Pucca Ghar Yojana is a State plan scheme and is designed to provide Pucca houses to the eligible rural households living in kutchha house.
- 3.2. The dwelling unit under Biju Pucca Ghar Yojana will be sanctioned preferably in the name of woman head of the household.
- 3.3. No contractor shall be involved in the construction of houses under Biju Pucca Ghar Yojana.
- 3.4. The fund under the scheme shall be credited to the beneficiary’s account from the Bank account maintained at State level through Public Financial Management System (PFMS). No other form of payment to the beneficiaries will be made under the scheme.
- 3.5. The minimum carpet area of the house should be of 25 square meters including a hygienic cooking space and excluding toilet. The roof material will mandatorily be of RCC or any other material of equivalent strength approved by Panchyati Raj & Drinking Water Department. Innovation in housing typologies, design, building material and construction should be encouraged.

### 4. Components of the Scheme:

The Biju Pucca Ghar Yojana has two components - (1) Biju Pucca Ghar Yojana (Normal) & (2) Biju Pucca Ghar Yojana (Special).

#### 4.1. *Biju Pucca Ghar Yojana (Normal):*



Funds allocated under the component can be utilized for following admissible expenditure: -

4.1.1. Incentive to the beneficiaries, officials & CBOs/NGOs involved in the implementation of Biju Pucca Ghar Yojana, Pradhan Mantri Awaas Yojana (Gramin) or any other State funded Rural Housing Schemes for early completion of house.

- i. For completion of house and IHHL within 4 months of receipt of 1<sup>st</sup> installment, incentive of Rs. 20,000/- will be paid to the beneficiary.
- ii. For completion of house and IHHL within 6 months of receipt of 1<sup>st</sup> installment, incentive of Rs. 10,000/- will be paid to the beneficiary.

The incentive amount is subject to revision by Government from time to time.

4.1.2. Award for Excellence in rural housing to State/District/Block teams and officers/officials involved for implementation. The eligibility, type, category of the awards and other modalities shall be decided by the Department from time to time.

4.1.3. The expenditure required for conducting Award distribution ceremony at various levels.

4.1.4. Preparation of IEC material.

4.1.5. Imparting habitat and housing literacy to beneficiaries.

4.1.6. Payment of honorarium/incentives to SHGs/CRPs & CBOs for facilitating construction of Biju Pucca Ghar Yojana Houses.

4.1.7. Training of officials.

4.1.8. Cost of engraved logo of Biju Pucca Ghar Yojana to be installed by the beneficiaries.

4.1.9. Others, with approval of PR & DW Department.

4.2.0 These amounts can be paid through RTGS/NEFT/other electronic mode of payment.

**4.2. *Biju Pucca Ghar Yojana (Special): Under this component, housing units will be sanctioned to the following categories of beneficiaries;***

4.2.1. Rehabilitation/ relocation of the Household whose house has been fully/severely damaged by natural/ manmade calamities like fire, flood, cyclone, earth quake, elephant menace, communal violence, LWE violence, major law and order problem etc.




- 4.2.2. Victims of river/sea inundation who need re-location/shifting or who are rehabilitated/relocated due to Government projects like irrigation schemes, roads etc.
- 4.2.3. Beneficiary of the Schedule Tribe and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006.
- 4.2.4. People affected by Occupational diseases like silicosis, asbestos and overuse of pesticides.
- 4.2.5. Notwithstanding previous allotment of house under Biju Pucca Ghar Yojana (BPGY) / IAY / PMAY (G)/ any other Government scheme, the households mentioned at 4.2.1 and 4.2.2 will be eligible to avail a house under Biju Pucca Ghar Yojana (Special).
- 4.2.6. Extremely poor, vulnerable and deserving households who need pucca house on compassionate ground but could not be selected under Pradhan Mantri Awaas Yojana (Gramin).
- 4.2.7. Along with the registered SECC 2011 kutchha households, the households either totally left out or wrongly not registered in kutchha household category of SECC list are also eligible, if found to be living in kutchha house as per field verification and if considered deserving by District Level Selection Committee and approved as such by the Committee.

## **5. Selection Procedure of Biju Pucca Ghar beneficiaries**

**5.1.** District wise Physical target for a financial year will be fixed by the P.R. and D. W. Department.

**5.2.** The selection of beneficiaries for Biju Pucca Ghar (special) will be done by a District Level Committee (DLC) consisting of the following members:

- |    |                                     |   |          |
|----|-------------------------------------|---|----------|
| a. | District Collector                  | - | Chairman |
| b. | Hon'ble MPs (Lok Sabha) of District | - | Member   |
| c. | Hon'ble MLAs of the District        | - | Member   |
| d. | President Zilla Parishad            | - | Member   |

  
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e. PD, DRDA-cum-EO, ZP

Member Convener

5.3. The District Level Committee will approve the list after which it will be communicated to the BDOs by the District Collector.

5.4. In case District Level Committee fails to approve the list within timeline fixed by the Collector, the District Collector will approve the list available with him and communicate to the BDOs.

5.5. The final list will be published at the concerned Gram Panchayat/Block headquarters and will also be made available at DRDA Website and State Rural housing portal for information of public.

#### 6. Unit Cost:

6.1. The unit cost under Biju Pucca Ghar (Special) for construction of new Pucca house is Rs. 1,20,000/- for non-IAP districts and Rs. 1,30,000/- for IAP districts. This can be revised by the P.R. and D.W. Department from time to time.

#### 7. Release of Installments:

7.1. The release of installments will be linked to the level of construction reached. The number and amounts of installments may be revised by the Government from time to time. At present, the release of installment will be as follows:

		IAP Rs.	Non-IAP Rs.
1 <sup>st</sup> installment	On issuance of work order.	20,000	20,000
2 <sup>nd</sup> installment	On completion of plinth.	35,000	30,000
3 <sup>rd</sup> installment	On completion of up to roof level.	45,000	40,000
4 <sup>th</sup> installment	After Completion of the house in all respects including the sanitary latrine and beneficiary starts living in the house.	30,000	30,000
<b>Total</b>		<b>1,30,000</b>	<b>1,20,000</b>



- 7.2. For issuance of work order, geo-tagged photograph of the beneficiary with her/his Kutcha house and geo-tagged photographs of beneficiary with the proposed site of construction should be collected.
- 7.3. All photographs for inspection of houses should be taken and uploaded using AwaasApp developed by GoI or any other such App developed by State Government.
- 7.4. The photograph of beneficiary, her/his Aadhaar UID/ EID, mobile number should be kept in the case record and uploaded in AwaasSoft. In case beneficiary does not have mobile connection/Phone, her/his family/relative/friend's mobile number provided by beneficiary should be recorded.
- 7.5. The 2<sup>nd</sup>, 3<sup>rd</sup> & 4<sup>th</sup> installments will be credited to beneficiary account by the BDO within a week of receipt of the report of the eye estimation, spot verification and Geo-tagged photographic evidence of stage of construction by the official tagged with the beneficiary concerned.
- 7.6. The beneficiary will fix engraved logo of Biju Pucca Ghar Yojana in the front-wall of the house indicating name of the beneficiaries, year of sanction and unit cost etc. after which the 4<sup>th</sup> installment will be released.
- 7.7. Funds will be credited to beneficiary account through Direct Account Transfer using Public Financial Management System (PFMS).

#### **8. Convergence & Innovation:**

Districts can implement innovative methodology/technology and make convergence (in addition to those mentioned below) with other schemes with prior approval of Panchyati Raj & Drinking Water Department.

- 8.1. The beneficiary of Biju Pucca Ghar Yojana will get wage component for 90 person days & 95 person days in non-IAP and IAP districts respectively under MGNREGS which can be revised by Government from time to time.
- 8.2. The beneficiary of Biju Pucca Ghar Yojana will avail Rs. 12,000 for IHHL under MGNREGS/SBM (G). The unit assistance for construction of IHHL can be revised by Government from time to time.

  
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**8.3.** In addition, the beneficiaries are entitled for convergence for potable drinking water supply system, Electrification under Deen Dayal Upadhyaya Gram Jyoti Yojana (DDU GJY)/ BGJY, wages for Land development under MGNREGS, Social security under AABY / RSBY etc as per extant guidelines.

**9. Facilitating loan of upto Rs 70000 from Financial Institutions like Banks:**

**9.1.** The beneficiary, if she/he so chooses, would be facilitated to get institutional finance up to Rs. 70,000. In case the beneficiary chooses the option of institutional finance, the state assistance will be routed through the same bank account in which the finance has been availed, and the officials of the financial institutions will also be expected to monitor the progress of construction.

**9.2.** To facilitate beneficiaries to avail loan under DRI or otherwise, the following methodology may be adopted: -

9.2.1. Hold meeting of Bankers Committees to discuss the modalities and terms and conditions for providing the loans to the beneficiaries of Biju Pucca Ghar Yojana.

9.2.2. Wide publicity of the loans to be provided to the beneficiaries and the documents that are required for availing the loan.

9.2.3. Once the beneficiary is sanctioned house, the functionary tagged to her/him at the ground level may be assigned with the task of getting the application form, filling of the same by the beneficiary who is opting for loan and submitting of the same to the bank for processing of the loans.

**10. Financial Management:**

**10.1.** The DDO PR & DW Department will draw the amount and credit to the designated account of Biju Pucca Ghar Yojana maintained at State level.

**10.2.** Government will make direct credit to the accounts of beneficiaries from a centralized account maintained at State level using the e-FMS/PFMS.



- 10.3.** The interest accrued on deposit of “Biju Pucca Ghar Yojana (BPGY)” fund shall be treated as part of “Biju Pucca Ghar Yojana (BPGY)” fund and shall be utilized for the scheme only.
- 10.4.** There shall be separate Account at DRDA / Block level in a Public Sector Bank/ Nationalized Bank/ Scheduled Commercial bank allowed for handling Government business.
- 10.5.** All such accounts will be audited by AG, Odisha / CAG.

**11.Strategy for Implementation:**

- 11.1.** Houses under “Biju Pucca Ghar Yojana (BPGY)” shall be constructed by the beneficiaries themselves.
- 11.2.** Panchayat Samities will be the Implementing Agencies for “Biju Pucca Ghar Yojana (BPGY)” under the control, direction and supervision of DRDAs / Zilla Parishad.
- 11.3.** The beneficiaries will be provided with a basket of options of house designs and appropriate technology suitable to the region of their residence. The core house design should include a dedicated space for hygienic cooking and also include a toilet and bathing area. The roof and wall should be strong to be able to withstand the climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclone, floods etc. However beneficiary is at liberty to construct house as per her/his choice at and above the approved carpet area of the house.
- 11.4.** The dwelling house under “Biju Pucca Ghar Yojana (BPGY)” shall be on individual plots of the beneficiary or on the plot of any of his/her family members subject to submission of no objection certificate by the land owner.
- 11.5.** The allotment of dwelling house shall be made preferably in the name of female head of the household. In case the household is not headed by female, then the allotment can be made jointly in the name of Husband and Wife or if the female spouse is not there, allotment can be made in the name of Male head of the Family. In the case of





- beneficiaries selected under the quota for persons with disabilities, the allotment should be only in the name of such persons.
- 11.6.** A particular Block staff should be tagged with a specific number of beneficiaries for facilitating construction of house.
- 11.7.** For coordinated supply of building materials and facilitating beneficiary in construction of house, Community Based Organizations (CBOs) like SHGs, GPLFs, Producer Groups etc. nurtured under Odisha Livelihoods Mission and reputed NGOs can be engaged as per instructions communicated by Government from time to time.
- 11.8.** In cases where the beneficiary is a senior citizen or infirm or destitute or a person with disability who may not be able to stand the strain of supervision of construction and who requests for such support in writing, such houses can be taken up as a part of the mason training program for construction or may be entrusted to reputed agencies with approval of the Collector concerned.

**12. Time line:**

The houses under Biju Pucca Ghar Yojana will be ordinarily completed within the 12 months from the credit of 1<sup>st</sup> installment in her/his account. Beneficiary constructing a bigger house must be advised to first complete the core house with a carpet area of at least 25 square meters and go for extension subsequently.

**13. Monitoring:**

- 13.1.** District Collector will ensure proper implementation of the Scheme.
- 13.2.** PD DRDA will be personally responsible at District level and BDO at Block Level for timely implementation of the scheme.
- 13.3.** BDOs at Block level will inspect at least 10 % of houses under construction.
- 13.4.** District Level officers will inspect at least 1 % of houses.
- 13.5.** APD (RH) will inspect 10% of the houses of the District.



- 13.6. Wherever the construction of the houses is entrusted to a reputed agency (as provided for at para 13.8), in these cases, BDO will inspect all the houses and PD-DRDA will inspect 10% of the houses.
- 13.7. AawaasSoft, State Rural Housing Portal and Dashboard Monitoring System of Panchayat Raj Department will be used as the key monitoring tools for review of the Biju Pucca Ghar scheme.
- 13.8. BDOs will ensure timely updation of data in AawaasSoft.

**14. Procurement of Materials:**

- 14.1. District Administration can arrange for coordinated supply of materials such as cement, steel, bricks, and pre-fabricated components at Block point. The beneficiary is at liberty to procure materials from the supplier decided by the District Administration or from other sources.


**15. Miscellaneous:**

- 15.1. Panchyati Raj & Drinking Water Department of Govt. of Odisha shall be the Administrative Department for implementation of "Biju Pucca Ghar Yojana (BPGY)".
- 15.2. Panchyati Raj & Drinking Water Department shall be responsible for clarifying doubts, if any, and to ensure that bottlenecks in the implementation of the scheme are removed as expeditiously as possible and communicated to all concerned as and when required.
- 15.3. This will be given effect from the date of its issue.

**ORDER**

**It is ordered that this Resolution be published in the Extra Ordinary Gazette of the Government of Odisha for the general information and copy be communicated to all the Departments of Government/Heads of Departments and other concerned.**


**By Order of the Governor**

  
05/06/2017

**(Deoranjana Kumar Singh)  
Commissioner-cum-Secretary**

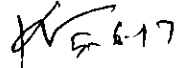
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Deputy Secretary to Govt.

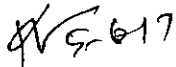
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Deputy Secretary to Govt.

Memo No. 10065 / PR&DW Date :- 05/06/2017

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Deputy Secretary to Govt.

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Deputy Secretary to Govt.