



Guidelines of Antyodaya Gruha Jojana (AGJ)

GOVERNMENT OF ODISHA**PANCHYATI RAJ & DRINKING WATER DEPARTMENT****Guidelines of Antyodaya Gruha Jojana**

PT2-PR-RH-BUD-0001-2024/ 4902 /PR&DW

DATE: 21.02.2025

Background and Approach:

Government of Odisha is committed to provide pucca houses to all. In this endeavour all eligible households left out from the ongoing housing schemes, victims of natural / man-made calamities, households displaced due to development projects, PwD who is the main earning member of the family and FRA beneficiaries will be sanctioned pucca house. In the above backdrop, the new scheme called “Antyodaya Gruha Jojana (AGJ)” is launched to ensure shelter security to all.

1. Objective

The scheme aims at providing pucca houses to all the families in rural areas who are either houseless or staying in kutcha houses. The beneficiaries of Government housing schemes will be incentivized for early completion of their houses.

1.1 A. “Pucca” house means:

- 1.1.1. Where, both the wall and roof are pucca and the house is capable to withstand normal wear and tear due to usage and natural forces including climatic condition for a minimum period of 30 years.
- 1.1.2. **Wall:** Made of material like bricks, stone etc. with cement bonding.
- 1.1.3. **Roof:** Made of RCC material.

1.2. A “Kutcha” house means:

- 1.2.1. Where, either wall or roof is kutcha and the house is not capable to provide safety to the dwellers during natural/ man-made calamities.

1.2.2. **Wall:** Made of any material where bonding is other than cement.

1.2.3. **Roof:** Made of material like Straw / Bamboo / Mud / Grass / Polythene / Asbestos / GCI sheet / Tile or any other material other than RCC.

1.3. A **family** implies spouse, dependent parents and children.

2. Key Features

2.1 Antyodaya Gruha Jojana is a State Plan Scheme and is designed to provide pucca houses to the eligible rural households who are either houseless or living in kutcha houses.

2.2 The beneficiary is entitled for housing assistance of Rs.1.2 Lakh for constructing pucca house with minimum carpet area of 25 square meters which includes hygienic cooking space and excludes toilet area.

2.3 The beneficiaries of Antyodaya Gruha Jojana, Pradhan Mantri Awaas Yojana (Gramin), PM-JANMAN or any other Government funded Rural Housing schemes will receive incentive of Rs.20,000/- and Rs.10,000/- for completion of house within 4 & 6 months respectively from the date of receipt of 1st installment.

2.4 The fund under the scheme is credited to the beneficiary's account from the State Nodal Account through DBT mode.

2.5 Ongoing work of Biju Pucca Ghara Yojana (BPGY) will be covered in this scheme.

3. Components of the Scheme

The Antyodaya Gruha Jojana has two components –

- (i) Construction of New House
- (ii) Incentive to Beneficiaries

4. Construction of House

Pucca house with unit cost of Rs. 1.2 Lakh will be sanctioned to the eligible households.

4.1 Eligibility Criteria :-

4.1.1 The houseless or households living in kutcha houses will become eligible for sanction of new house if come under any of the following categories.

- a. Forest Right Act, 2006 (FRA) beneficiaries.
- b. Households in which the main earning member is a PwD with minimum 40 percent disability.
- c. Households belonging to lower income group, who are eligible but left-out from any ongoing Government Rural Housing Schemes.

4.1.2 The households coming under following categories will be eligible for sanction of new house notwithstanding previous allotment of house under any Government Housing Schemes and staying in pucca house provided they do not fall under other exclusion criteria mentioned at Para 4.2.

- a. Households whose houses have been fully / severely damaged by natural/ manmade calamities like fire, flood, cyclone, earthquake, elephant menace, communal violence, LWE violence, major law and order problem etc.
- b. Victims of river / sea inundation who need re-location/shifting.
- c. Households who are rehabilitated / relocated for setting up any Government projects such as highways, irrigation projects etc.
- d. Households staying in sanctuary / reserve forest areas and need relocation.

4.2 Exclusion Criteria:-

The households belonging to the following categories will not be eligible under this Scheme.

- 4.2.1 Households staying in pucca houses.

- 4.2.2 Households with any member as a regular Government / PSU/Statutory body employee or drawing a monthly pension for the service period from the Government / PSU / Statutory body.
- 4.2.3 Households possessing motorized four-wheeler.
- 4.2.4 Households possessing mechanized three/four-wheeler agricultural equipment.
- 4.2.5 Households with non-agricultural enterprises registered with the Government.
- 4.2.6 Households with any member of the family earning more than Rs.15,000/- per month.
- 4.2.7 Households who own
 - i. 2.5 acres or more of irrigated land, or
 - ii. 5 acres or more of un-irrigated land.
- 4.2.8 Households who have already availed housing assistance under any other Government Rural Housing Scheme.
- 4.2.9 Households relocated for setting up Government projects and who owns pucca house in other locality.

4.3 Selection of beneficiaries:

- 4.3.1 The Collector-cum-District Magistrate will submit the list of eligible beneficiaries after due scrutiny and justification to PR & DW Department for sanction of new houses under Antyodaya Gruha Jojana.
- 4.3.2 PR & DW Department will obtain order from Hon'ble Chief Minister on the proposal submitted by the Collector-cum-District Magistrate and will communicate the decision to concerned district.
- 4.3.3 BDO concerned will sanction house in favour of eligible beneficiaries after following due procedure.

4.4 Allocation of house site to landless Household:

- 4.4.1 The eligible households of this scheme and other Government funded housing Schemes who are landless will be allocated house site by Revenue Authorities on priority.
- 4.4.2 BDO and Tahasildar will conduct a joint meeting on every 1st Saturday of month to resolve all issues relating to allocation of house site to these landless households.
- 4.4.3 District Collector will monitor the progress and report to Revenue & Disaster Management and PR&DW Department on monthly basis.
- 4.4.4 The landless households staying on valuable Government land like sides of National Highway should not be sanctioned house till they are allotted land by Revenue Authorities. Sub-Collector will monitor and streamline allotment of house site to these households and will ensure that houses of the beneficiaries are not constructed over such land.

4.5 Unit Cost:

The unit cost under Antyodaya Gruha Jojana for construction of new pucca house is Rs. 1,20,000/-. This can be revised by the State Government from time to time.

4.6 Release of Installments:

The beneficiaries sanctioned with new houses will be paid housing assistance of Rs.1.2 lakh in installments at the following construction levels.

Installment	Level	Amount (in Rs.)
1 st installment	Along with the issuance of the work order	40,000
2nd installment	Upon reaching the roof level	65,000
3rd installment	Upon completion of the house	15,000
Total		1,20,000

The installment is subject to revision by Government.

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4.7 Time Line:

The houses under Antyodaya Gruha Jojana will be ordinarily completed within 12 months from the credit of 1st installment to beneficiary's account. Beneficiary constructing a bigger house must be advised to complete core house with a carpet area of at least 25 square meters and go for extension subsequently.

4.8 Convergence:

- 4.8.1 The beneficiaries constructing new houses are entitled upto 90/95 person days of unskilled labour during house construction out of MGNREGS in addition to the unit assistance.
- 4.8.2 The beneficiaries can also avail support under relevant schemes of rural sanitation, drinking water, rural electrification etc. if found eligible and not availed earlier.
- 4.8.3 BDO should endeavour to construct houses on cluster basis wherever feasible. The required common infrastructure like CC road, street light, drainage, community sanitation complex, community compost pit etc. shall also be provided in convergence mode from the relevant schemes of Central & State Government.

5. Incentive to Beneficiaries

5.1 The beneficiaries of Antyodaya Gruha Jojana, Pradhan Mantri Awaas Yojana (Gramin), PM-JANMAN or any other Government funded Rural Housing Schemes will be paid incentive for early completion of their house as follows:-

- i. For completion of house within 4 months from receipt of 1st installment, incentive of Rs.20,000 /- will be paid to the beneficiary.

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- ii. For completion of house within 6 months from receipt of 1st installment, incentive of Rs.10,000 /- will be paid to the beneficiary.

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

6. Administrative Contingency

There will be contingency fund (0.5% of scheme fund) to administer the scheme. The items of expenditure that are permitted to be incurred from the contingency fund are as follows:

- 6.1 Award for Excellence in rural housing to State/District/Block teams and officials involved in implementation of rural housing schemes. The eligibility, type, category of the awards and other modalities shall be decided by the Department from time to time.
- 6.2 The expenditure required for conducting award distribution ceremony at various levels.
- 6.3 IEC
- 6.4 Imparting habitat and housing literacy to beneficiaries.
- 6.5 Training of officials including exposure visit.
- 6.6 Organization of review meeting and workshops etc.
- 6.7 Conduct of assessments and studies including evaluation studies.
- 6.8 Geo-tagging of house through Ama Ghara Mobile Application.
- 6.9 Social Audit.
- 6.10 Office stationeries.
- 6.11 Incentive to the Block officials as per rate fixed by PR & DW Department.
- 6.12 Training and Certification of Masons.
- 6.13 Others, with approval of Government in PR & DW Department.



7. E-Governance

- 7.1 Program implementation & monitoring will be executed in an end-to-end e-governance model. There will be two systems of e-governance-based delivery in the Schemes :-
- MIS, House Sanction and Payment :- RH Portal (rhodisha.gov.in)
 - Mobile Application :- Ama Ghara Mobile App
- 7.2 The detail of eligible beneficiaries and other relevant information will be entered into RH Portal by block officials.
- 7.3 Sanction of house, issuance of work order, and payment of housing assistance / incentive to beneficiary and creation of case record will be on RH Portal platform.
- 7.4 The list of beneficiaries, physical and financial progress of the scheme will be reflected district / block-wise in the website i.e. www.rhodisha.gov.in for public view.
- 7.5 A basket of house designs and appropriate technology suitable to various regions of State will be displayed in RH portal for awareness of the beneficiaries.
- 7.6 The existing house of the beneficiary and different levels of construction will be geo tagged through Ama Ghara Mobile App which is linked with RH portal.

8. Implementation Process

- 8.1 Panchayat Samities are the Implementing Agencies for “Antyodaya Gruha Jojana” under the control, direction and supervision of Zilla Parishad and Panchayati Raj and Drinking Water Department.
- 8.2 BDO will identify the eligible beneficiaries, cross-check the document of concerned authority in case of calamity victims, PwD

- and other beneficiaries producing some certificates for consideration, enter the detail of beneficiary in RH portal and submit the proposal to Collector to sanction house.
- 8.3 The image of the existing house shall be geo tagged and uploaded in RH portal before sanction and construction of new house.
- 8.4 The Collector & District Magistrate will submit the list of eligible beneficiaries after due scrutiny and justification to PR & DW Department.
- 8.5 PR & DW Department will obtain order from Hon'ble Chief Minister on the proposal submitted by the Collector & District Magistrate and will allot target to districts for distribution among blocks.
- 8.6 BDO will sanction the house in favour of identified eligible beneficiaries and issue online work order.
- 8.7 A dedicated block official will be tagged with specific number of beneficiaries for facilitating them in house construction.
- 8.8 The tagged officer will geo tag the level of construction linked with installment and BDO will generate Fund Transfer Order (FTO) in favour of beneficiary.
- 8.9 The beneficiary constructing a new house is entitled for wage upto 90 & 95 person days in non- IAP and IAP districts respectively under MGNREGA.
- 8.10 The beneficiaries can also avail support under other relevant schemes i.e. Rural Sanitation, Drinking Water, Rural Electrification, Ujjwala etc. if found eligible and not availed earlier.
- 8.11 The beneficiary will paint logo of the scheme on the front wall of the house after completion of house.

- 8.12 Houses under Antyodaya Gruha Jojana shall be constructed by the beneficiaries themselves. No contractor will be engaged for construction of the house.
- 8.13 The dwelling house under Antyodaya Gruha Jojana shall be on individual plots of the beneficiary or on the plot of any of her/his family members subject to no objection from co-shareholders.
- 8.14 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, 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.
- 8.15 Where the beneficiary is a senior citizen or infirm or destitute or a PwD 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 departmentally.

9. Monitoring

- 9.1 District Collector will ensure proper implementation of the Scheme.
- 9.2 CDO-cum-EO, Zilla Parishad will be responsible at district level and BDO at block Level for timely completion of the houses and ensuring quality.
- 9.3 BDOs at block level will inspect at least 10% of houses under construction.
- 9.4 District Level Officers will inspect at least 1% of houses.
- 9.5 Program Manager (RH) will inspect 10% of the houses of the district.
- 9.6 CDO-cum-EO, ZP will inspect at least 2% houses in each block.
- 9.7 State Rural Housing Portal i.e. www.rhodisha.gov.in will be used as the key monitoring tool for review of the scheme.

10.Source of Funding

- 10.1 The expenditure of this State specific scheme will be met out of budgetary provision of State.
- 10.2 There will be separate budget head for the scheme and PR&DW Department will make necessary budgetary provision for this scheme.

11.Financial Management

- 11.1 The Drawing & Disbursing Officer, PR & DW Department will draw the amount and credit to the designated account of Antyodaya Gruha Jojana maintained at State level.
- 11.2 The available fund under Biju Pucca Ghar Yojana will be credited to the State Nodal Account of Antyodaya Gruha Jojana.
- 11.3 Expenditure relating to housing assistance and incentive to beneficiaries will be incurred out of State Nodal Account of Antyodaya Gruha Jojana.
- 11.4 There will be separate Antyodaya Gruha Jojana A/C at Zilla Parishad / Block level in a Public Sector Bank/ Nationalized Bank/ Scheduled Commercial Bank for transaction of permissible contingent expenditure.
- 11.5 The interest accrued on deposit of Antyodaya Gruha Jojana fund shall be treated as part of Antyodaya Gruha Jojana fund and shall be utilized for the scheme only.

12.Audit

The expenditure under this scheme will be audited every year through Chartered Accountant / Auditor of the PR & DW Department.

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13. Social Audit

- 13.1 The scheme will be open to social audit involving public vigilance and verification of implementation of the scheme.
- 13.2 Odisha Society for Social Audit Accountability & Transparency (OSSAAT) will conduct social audit of this scheme.

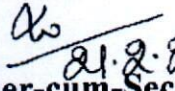
14. Miscellaneous

- 14.1 Panchayati Raj & Drinking Water Department of Government of Odisha shall be the Administrative Department for implementation of Antyodaya Gruha Jojana.
- 14.2 PR & DW Department shall have the authority to issue any clarification needed and also to modify/change the guideline as and when required.
- 14.3 The detailed modalities for implementation of the scheme will be subsequently communicated by the PR & DW Department.
- This will be given effect from the date of its issue.

ORDER

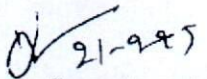
It is ordered that this Resolution be published in the Extra Ordinary Gazette of the Government of Odisha for the general information and copy be communicated to all the Departments of Government/Heads of Departments and other concerned.

By Order of the Governor


21.2.25.
Commissioner-cum-Secretary
Date 21/102/2025

Memo No:- 4903 /PR&DW

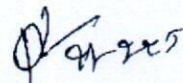
Copy forwarded to the Private Secretary to Hon'ble Chief Minister/ Hon'ble Minister, Panchayati Raj & Drinking Water, Odisha / All other Hon'ble Ministers / Chief Secretary, Odisha / Development-Commissioner-cum-ACS for kind information of Hon'ble Chief Minister/ Hon'ble Minister, Panchayati Raj & Drinking Water Department/ all other Hon'ble Ministers/ Chief Secretary, Odisha / Development-Commissioner-cum-ACS.


21-2-25
Deputy Secretary to Government

Memo No:- 4904 /PR&DW

Date 21 / 02 /2025

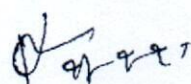
Copy forwarded to the Private Secretary to Commissioner-cum-Secretary, Panchayati Raj & Drinking Water Department for kind information of Commissioner-cum-Secretary, Panchayati Raj & Drinking Water Department/ All Directors and Departmental officers of Panchayati Raj & Drinking Water Department for kind information.


Deputy Secretary to Government

Memo No:- 4905 /PR&DW

Date 21 / 02 /2025

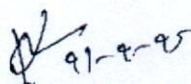
Copy forwarded to All Departments of Government/ All other Heads of Departments for kind information & necessary action.


Deputy Secretary to Government

Memo No:- 4906 /PR&DW

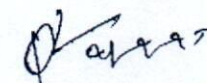
Date 21 / 02 /2025

Copy forwarded to All RDCs/All Collectors/ All CDOs-cum-EOs, Zilla Parishad/All BDOs for kind information & necessary action.


Deputy Secretary to Government
Date 21 / 02 /2025

Memo No:- 4907 /PR&DW

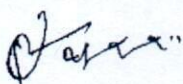
Copy forwarded to all Branch Officers / all Sections of Panchayati Raj & Drinking Water Department, Guard files (10 copies) for kind information & necessary action.


Deputy Secretary to Government

Memo No:- 4908 /PR&DW

Date 21 / 02 /2025

Copy forwarded to Director, Printing, Stationary & Publication, Odisha Cuttack with a request to publish this resolution in an extra-ordinary issue of Odisha Gazette and supply 100 copies to this Department.


Deputy Secretary to Government