

Performance Analysis of Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) in Assam

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ABSTRACT

A proper housing facility helps people to improve their living standard. With the objectives of rural development and making the rural homeless people's life better, the Ministry of Rural Development in India introduced PMAY-G scheme. Under this scheme the Government of India construct houses for the rural houseless peoples. The study is completely based on secondary data and descriptive in nature. In this research paper the researchers try to explore the overall performance of the PMAY-G scheme in the north eastern state of Assam. The researcher found in his study that the performance of the scheme in Assam is not up to the mark as expected and committed under the scheme launched by the government.

Keywords: PMAY-G, House, Performance, Development, Rural, Assam.

INTRODUCTION

House is one of the essential needs of every human being after food and cloth in today's society to living a standard life and also for safety purpose. Like other north eastern states, in Assam majority of the people belongs to the rural areas. The rapid population growth creates a situation of shortage of proper houses in the both urban and rural areas. From time-to-time Government of India introduced many schemes for countering the problem of housing and aimed to provide affordable house to the needy and homeless people in the rural areas. With this objective Government of India launched a comprehensive scheme called "Pradhan Mantri Awas Yojana – Gramin" on 1st August 2016 with a tag line "Housing for All" by 2022. The main purpose of this scheme is to provide affordable house to the poor and needy rural people.

The present paper aims at analyzing the performance of the Pradhan Mantri Awas Yojana –

Gramin (PMAY – G) scheme in Assam.

REVIEW OF LITERATURE

Swathi and Vezhaventhan (2018) in their paper tries to highlight the way how Indian Government builds the houses in rural areas under PMAY-G scheme and also found that this scheme is very much helpful for the rural needy people. The study is mainly conducted in the rural areas of Tamilnadu and after implementation of this scheme, the rural people of Tamilnadu have been economically developed.

Khan (2019) states in his article that Pradhan Mantri Awas Yojana (PMAY) scheme provides the holistic understanding about the housing scheme and proper success of this scheme is fully dependent on the implementation process and procedure of this scheme.

Reddy, Ramesh and Siva Ram (2019) in their research report has mainly analysed the impact of

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Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the state of Madhya Pradesh, Odisha and West Bengal. The report revealed that majority of the beneficiaries are satisfied and shows a positive response towards this scheme and in the state of West Bengal this scheme shows tremendous progress.

Sawant and Fulwari (2019) in their paper “Progress In Rural Housing In India In The Post Reforms Period” tries to examine the progress trend of the rural housing through the government programmes. The rural housing scheme Pradhan Mantri Awas Yojana – Gramin (PMAY-G) ‘Housing for All’ by 2022 has positive impact on the rural housing sector.

Saji (2020) in her paper entitled “A case study on Pradhan Mantri Awas Yojana in Mallappilly Block Panchayath, Pathanamthitta district, Kerala” shows that PMAY – G scheme has a positive impact on human development in the rural areas. The study also suggest some suggestions like effective formulation & execution of a sound land policy, yearly survey for identification of proper beneficiaries and regular inspections & monitoring of the scheme for the accomplishment of the objectives of the scheme.

Radha and Mary (2022) in their paper mainly tries to focus on the other schemes which are mainly related with the Pradhan Mantri Awas Yojana (PMAY) and from the last ten years how much number of houses constructed and total amount expenses for constructed those houses under this scheme. They give the details about state-wise and financial year-wise number of houses constructed under PMAY scheme in India.

OBJECTIVE OF THE STUDY:

The study is undertaken with the objective to explore the overall performance of PMAY-G in the state of Assam.

PRADHAN MANTRI AWAS YOJANA:

The PMAY provides housing for everyone until the country celebrates 75 years of independence in 2022. To achieve this goal, the central government

launched the comprehensive mission Pradhan Mantri Awas Yojana – “**Housing for All (Urban)**”. The mission aims to meet the housing needs of the urban poor, including slum dwellers, through the following program areas:

- In-situ Slum Redevelopment (ISSR)
- Credit Linked Subsidy Scheme (CLSS)
- Affordable Housing in Partnership (AHP)
- Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E)

We all dream of owning a home. Whether it’s a small 1BHK or a bungalow, a home is the best financial security a person can have. It can provide a safe haven for you and your family, care for your children’s financial future, and security for various types of loans when you need cash most. However, with property prices skyrocketing, there are some segments of society that can’t even dream of owning a house. According to Prime Minister Narendra Modi, “The Pradhan Mantri Awas Yojana is an important step towards realizing the dreams of the poor.” Let’s take a look at the benefits of the Pradhan Mantri Awas Yojana – Home for All.

PRADHAN MANTRI AWAS YOJANA (PMAY) 2021 ELIGIBILITY CRITERIA:

If anyone matches the following conditions, she/he may be eligible for this scheme:

- You and your family are not permitted to own property in any region of the country.
- To be eligible for the PMAY scheme, your annual income must not exceed Rs. 18 lakhs.
- The benefits of PMAY cannot be used on a residence that has already been built.
- Your family should not have received any central support from the Indian government under any housing scheme.
- All statutory towns and towns announced after Census 2011 will be eligible for coverage under the system, according to Census 2011.
- If you are a senior person or have a disability, you will be granted priority for ground floor housing.

- If you are married and file a joint application, either you or your spouse may be eligible for the subsidy.

STUDY AREA

Assam is one of the major states in the entire north east region of India. In terms of population it is the largest north eastern state and while in terms of area it stands second. The total area of Assam is 78,438 km² (30,285 sq. miles). The state is surrounded by Bhutan and Arunachal Pradesh state in the north side; Nagaland, Arunachal Pradesh and Manipur in the east side; Meghalaya, Tripura, Mizoram and Bangladesh in the south side; and West Bengal in the west side.

As per 2011 census, the total population of Assam is 31,205,576 where 15,939,43 were males and rest 15,266,133 were females. The total population of Assam covers 2.58 percent of India's population as per the census data of 2011. The population density of Assam is 398 per square km which is higher than the national average of 382 per square km. According to 2011 census data, the total literacy rate of Assam is 72.19 percent where the male literacy rate is 77.85 percent and female literacy rate is 66.27 percent.

METHODOLOGY

The present paper is descriptive in nature and fully based on secondary sources of data. District and year wise report of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) scheme in Assam are evaluated to study the performance of the scheme in Assam. The secondary sources of data are mainly collected and compiled from various research pa-

pers, official websites of Ministry of Rural Development and PMAY – G, census report, articles, etc.

STATUS OF PMAY-G IN ASSAM

Assam is one of the most important states in the entire north eastern region. The most of the part of the north eastern state Assam is mainly comes under the rural area. The Ministry of Rural Development (MoRD) targeted 15,18,833 number of houses constructed at the end of the year 2022 but out of these only 10,74,884 number of houses are registered and 7,35,832 number of houses were sanctioned and out of which only 4,69,501 number of houses construction works were completed. As per the report of the Ministry of Rural Development (MoRD) only 46.52 percent number of houses sanctioned against total number of houses targeted and 29.68 percent number of houses were completed against total number of houses targeted. The total fund transferred to the beneficiaries account for the purpose of the construction of the houses against Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) scheme was Rs.7975.3 crore. Here, the table no 1 clearly depicts the present status of the Pradhan Mantri Awaas Yojana – Gramin (PMAY - G) scheme in Assam.

DISTRICT AND YEAR WISE PERFORMANCE OF PMAY-G IN ASSAM

As per the report of Ministry of Rural Development (MoRD), the north eastern state of Assam comprises of 32 districts. The state Assam culturally and naturally is rich as compared to the other states of India. The following tables and figures highlight the performance of the PMAY-G in the various districts of Assam.

Table 1: Glimpse of PMAY-G scheme in Assam as on 08/03/2022

MoRD Target	Registered	Sanctioned	Completed	Fund transferred (in Cr.)	% of sanctioned against MoRD target	% of completion against MoRD target
1581833	1074884	735832	469501	7975.83	46.52	29.68

Source : Ministry of Rural Development (PMAY-G)

Table 2. Total number of houses completed under PMAY-G in Assam

Sl. No	District Name	Total Houses completed in Financial Year (Percentage are shown in brackets)						Total
		2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	
1.	Baksa	0 (0)	310 (1.58)	7587 (33.63)	3044 (15.50)	6521 (33.21)	2175 (11.08)	19637 (100)
2.	Barpeta	0 (0)	1786 (6.99)	11224 (43.95)	4074 (15.95)	4706 (18.42)	3752 (14.69)	25542 (100)
3.	Biswanath	0 (0)	541 (6.51)	1711 (20.57)	1207 (14.51)	3516 (42.28)	1341 (16.13)	8316 (100)
4.	Bongaigaon	0 (0)	729 (9.38)	2766 (35.58)	1437 (18.49)	1256 (16.16)	1585 (20.39)	7773 (100)
5.	Cachar	0 (0)	192 (0.76)	10137 (40.32)	6153 (24.47)	5996 (23.85)	2664 (10.60)	25142 (100)
6.	Charaideo	0 (0)	338 (5.58)	637 (10.53)	1081 (17.85)	3349 (55.31)	650 (10.73)	6055 (100)
7.	Chirang	0 (0)	756 (9.28)	3415 (41.90)	1769 (21.70)	1290 (15.83)	920 (11.29)	8150 (100)
8.	Darrang	0 (0)	675 (5.11)	3728 (28.22)	2023 (15.32)	4560 (34.52)	2223 (16.83)	13209 (100)
9.	Dhemaji	0 (0)	2564 (10.08)	13574 (53.39)	2528 (9.94)	6281 (24.70)	480 (1.89)	25427 (100)
10.	Dhubri	0 (0)	382 (1.48)	8606 (33.42)	3086 (11.98)	6966 (27.04)	6718 (26.08)	25758 (100)
11.	Dibrugarh	0 (0)	413 (2.74)	2805 (18.62)	3915 (25.99)	6840 (45.41)	1090 (7.24)	15063 (100)
12.	Goalpara	0 (0)	2343 (13.28)	6973 (39.53)	2267 (12.85)	2862 (16.23)	3194 (18.11)	17639 (100)
13.	Golaghat	0 (0)	713 (4.49)	4009 (25.24)	2236 (14.08)	7678 (48.35)	1245 (7.84)	15881 (100)
14.	Hailakandi	0 (0)	95 (1.36)	3421 (48.85)	1227 (17.52)	1573 (22.46)	687 (9.81)	7003 (100)
15.	Hojai	0 (0)	272 (1.95)	2771 (19.83)	2301 (16.47)	4879 (34.92)	3749 (26.83)	13972 (100)
16.	Jorhat	0 (0)	419 (9.56)	1102 (25.15)	878 (20.04)	1690 (38.57)	293 (6.68)	4382 (100)
17.	Kamrup	0 (0)	3707 (15.20)	6429 (26.36)	7055 (28.92)	2864 (11.74)	4337 (17.78)	24392 (100)
18.	Kamrup (Metro)	0 (0)	285 (10.92)	1344 (51.51)	575 (22.04)	323 (12.38)	82 (3.15)	2609 (100)
19.	Karbi Anglong	0 (0)	153 (0.87)	6787 (38.80)	3450 (19.72)	5404 (30.89)	1699 (9.72)	17493 (100)
20.	Karimganj	0 (0)	177 (0.93)	7955 (42.01)	5515 (29.13)	4553 (24.05)	735 (3.88)	18935 (100)

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21.	Kokrajhar	0 (0)	782 (4.91)	5627 (35.33)	1927 (12.10)	5051 (31.71)	2540 (15.95)	15927 (100)
22.	Lakhimpur	0 (0)	697 (2.95)	13199 (55.83)	4228 (17.88)	4358 (18.43)	1160 (4.91)	23642 (100)
23.	Majuli	3 (0.10)	300 (10.36)	1534 (52.95)	771 (26.61)	234 (8.08)	55 (1.90)	2897 (100)
24.	Morigaon	0 (0)	2224 (9.66)	6436 (27.97)	1838 (7.99)	4713 (20.48)	7802 (33.90)	23013 (100)
25.	Nagaon	0 (0)	728 (2.13)	7389 (21.58)	7049 (20.59)	9577 (27.97)	9497 (27.73)	34240 (100)
26.	Nalbari	0 (0)	1064 (11.75)	2150 (23.74)	1536 (16.96)	2702 (29.84)	1604 (17.71)	9056 (100)
27.	North Cachar Hills	0 (0)	37 (0.50)	3541 (48.12)	1702 (23.13)	1833 (24.91)	246 (3.34)	7359 (100)
28.	Sivasagar	0 (0)	904 (22.72)	490 (12.32)	772 (19.41)	1626 (40.87)	186 (4.68)	3978 (100)
29.	Sonitpur	0 (0)	884 (6.59)	2548 (19)	2531 (18.87)	5978 (44.57)	1472 (10.97)	13413 (100)
30.	South Salmara- Mankachar	0 (0)	10 (0.12)	2854 (35.12)	1295 (15.93)	1213 (14.93)	2755 (33.90)	8127 (100)
31.	Tinsukia	1 (0.006)	1067 (6.86)	3106 (19.97)	3110 (20)	7009 (45.07)	1259 (8.10)	15552 (100)
32.	Udalguri	0 (0)	512 (5.40)	3162 (33.30)	1429 (15.06)	3487 (36.76)	897 (9.46)	9487 (100)
Total		4 (0.00)	26059 (5.56)	159017 (33.90)	84009 (17.91)	130879 (27.90)	69092 (14.73)	469058 (100)

Source : Ministry of Rural Development (PMAY-G)

(Note – Percentages of each financial year are calculated based on the total number of houses constructed in each district)

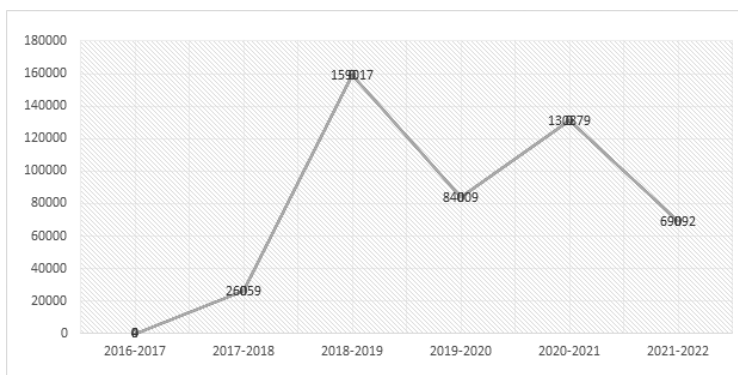


Figure 1: Total number of completed houses under PMAY-G scheme in Assam

Source : Researchers work

Interpretation of Table-2

From the table 2, it is found that highest number of houses constructed under PMAY-G scheme is Nagaon district with 34,240 nos. and Dhubri district stands second position with 25,758 no. of houses. The lowest number of houses constructed is the district of Kamrup (Metro) with total 2,609 nos. under PMAY-G scheme. It is quite obvious that Nagaon district stands for first position because the district has the majority number of rural populations as compared to the other dis-

tricts of Assam and Kamrup (Metro) stands lowest in number of constructed houses under this scheme, since the majority of the people belong to urban areas under this district and this scheme does not included beneficiaries from urban area. Again, if we see the table and figure, it is also found that the financial year 2018-2019 shows the highest number of houses and the financial year 2016-2017 shows the lowest number of houses constructed under this scheme.

Table 3. District and Year wise financial progress report of PMAY-G in Assam**(Figures are in Rs. Lakhs)**

Sl. No	District Name	Utilization of funds					Total	
		2016-2017	2017-2018	2018-2019	2019-2020	2020-2021		2021-2022
1.	Baksa	257.06	7322.90	6199.12	9018.46	5228.02	3059.10	31084.6575
2.	Barpeta	68.575	11551.41	6166.875	6433.6025	9726.8275	28370.3875	62317.6775
3.	Biswanath	172.9	2532.79	1278.875	4034.5175	2696.07	1345.76	12060.9125
4.	Bongaigaon	331.825	2881.515	1454.31	2205.8075	2500.0625	5974.9625	15348.4825
5.	Cachar	192.4	6597.89	8695.245	13061.035	4369.69	8594.43	41510.69
6.	Charaideo	144.82	1062.23	249.665	4739.735	1939.8925	262.99	8399.3325
7.	Chirang	931.385	2799.29	2298.92	3325.0425	1552.07	2429.7325	13336.44
8.	Darrang	193.05	4811.17	1231.1	5845.6775	4769.1475	8605.22	25455.365
9.	Dhemaji	1392.95	13060.125	7241	9109.1325	2607.735	374.01	33784.9525
10.	Dhubri	185.25	5979.87	7187.57	6574.5225	10365.1275	2678.8475	32971.1875
11.	Dibrugarh	121.875	2485.665	1832.805	11365.9	3899.6425	1052.155	20758.0425
12.	Goalpara	637.65	923.93	3274.96	4816.0125	4664.1075	10752.6575	25069.3175
13.	Golaghat	610.025	4039.49	2471.235	8986.7375	5070.2925	1240.07	22417.85
14.	Hailakandi	000	1226.355	3756.675	2356.64	2097.4525	4564.235	14001.3575
15.	Hojai	168.675	2201.68	2518.425	7319.3575	5642.715	6834.7825	24685.635
16.	Jorhat	232.765	1102.335	689.26	2864.81	867.23	108.2575	5864.6575
17.	Kamrup	1417.845	6534.695	3376.62	10244.455	5670.9575	11206.2275	38450.8
18.	Kamrup (Metro)	271.05	1411.215	593.84	1052.9675	123.2075	68.4125	3520.6925
19.	Karbi Anglong	282.1	3803.085	8427.77	7110.285	3753.62	1203.0525	24579.9125
20.	Karimganj	000	5937.75	6462.885	9814.025	3511.365	5308.3875	31034.4125
21.	Kokrajhar	162.175	7018.7	2969.85	7106.4825	4585.035	5243.6475	27085.89
22.	Lakhimpur	226.525	9534.785	8624.46	9417.135	2937.025	3082.7875	33822.7175
23.	Majuli	330.85	1549.535	689.325	994.2725	173.355	28.925	3766.2625

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24. Morigaon	872.885	8756.345	2758.015	4530.4675	7869.095	16958.76	41745.5675
25. Nagaon	305.175	5476.055	6867.51	16766.165	10713.17	18989.75	59117.825
26. Nalbari	584.35	2636.335	1613.235	3154.32	3378.6025	4661.54	16028.3825
27. North Cachar Hills	48.425	968.76	4859.595	3130.595	711.0675	96.525	9814.9675
28. Sivasagar	289.64	1325.74	203.84	2827.955	660.465	53.3	5360.94
29. Sonitpur	69.225	2812.095	1947.92	8712.21	4496.6675	2551.5425	20589.66
30. South Salmara-Mankachar	11.05	1333.475	3726.775	1608.5875	3831.685	12164.6525	22676.225
31. Tinsukia	410.8	2621.645	2766.985	10902.7425	4124.4775	1005.16	21831.81
32. Udalguri	458.9	3206.32	2532.53	5239.0975	1870.5375	1992.9	15300.285
Total	11382.215	145845.18	114967.19	204668.75	126406.41	194363.1625	797632.9075

Source : Ministry of Rural Development (PMAY-G)

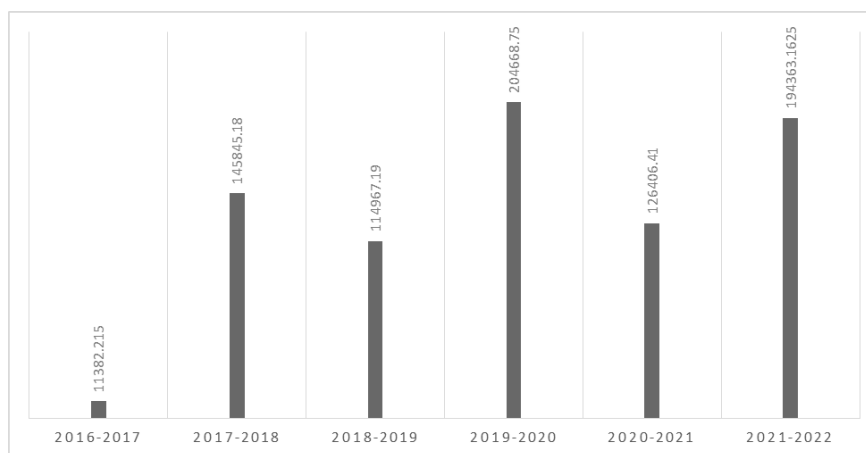


Figure 2. Financial year wise fund utilization under PMAY – G in Assam

Source : Researchers compilation

Interpretation of Table-3

The table 3 clearly depicts that highest utilization of funds under the Pradhan Mantri Awas Yojana – Gramin (PMAY – G) scheme has been done in the financial year 2019-20 with Rs. 2,04,668.75 lakh and the lowest utilization of funds has been done in the financial year 2016-17 with Rs. 11,382.215 lakh.

Again, it is also found from the table that out of all the districts in Assam Barpeta and Nagaon districts have utilized highest amount for the construction of houses under this scheme and

Kamrup metro has utilized lowest amount for construction of houses. The reason behind is that Barpeta and Nagaon districts have majority areas under the rural status and major part of Kamrup metro district is under the urban area category.

FINDINGS

Some of the major findings of the present study are highlighted below –

- (i) The Pradhan Mantri Awas Yojana - Gramin (PMAY-G) scheme is mainly beneficial for

needy and poor people of rural area who are not able to afford their own home.

- (ii) As per the report of Ministry of Rural Development, the total number of houses sanctioned under PMAY-G scheme in Assam is 7,35,832 and out of which only 4,69,501 number of houses construction has been completed.
- (iii) The highest number of houses construction done in the financial year 2018 - 2019 under PMAY-G scheme is 1,59,017 and the lowest number of houses construction done in the financial year 2016 - 2017 under PMAY-G scheme is only 4.
- (iv) In the state of Assam under PMAY-G scheme, the Nagaon district has the highest number of constructions completed houses which is 34,240 and Kamrup (Metro) district has the lowest number of constructions completed houses which is 2,609.
- (v) In the state of Assam in terms of financial progress under PMAY-G scheme, the highest fund utilization done in the financial year 2019 - 2020 which is Rs. 2,04,668.75 lakh and lowest fund utilization done in the financial year 2016 - 2017 which is Rs. 11,382.215 lakh.
- (vi) As per the report of Ministry of Rural Development, in the state of Assam the Barpeta district has utilized highest fund which is Rs. 62,317.68 lakh and Kamrup (Metro) district has utilized lowest which is Rs. 3,520.69 lakh for construction of houses under PMAY-G scheme.

CONCLUSION

The rapid population growth is the main reason behind the housing shortage in rural areas of India. Government of India always try to solve this problem so they introduced a number of housing programmes from time to time. The recently launched housing scheme “Pradhan Mantri Awas Yojana – Gramin (PMAY – G)” has drawn attention to the researcher in critically analyzing the programme. The researcher found in his study that the performance of the scheme in Assam is not up to the mark as expected and committed under the scheme

launched by the government. The present status shows that the completed houses under this scheme is very much low as compared to the targeted houses by the government. So, there is still some gap in proper implementation of this scheme in Assam.

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