

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA  
UNSTARRED QUESTION NO. 1476  
TO BE ANSWERED ON 12/12/2025

**REVISION OF FINANCIAL ASSISTANCE UNDER PMAY-G**

1476 Shri A. A. Rahim:

Will the Minister of Rural Development be pleased to state:

- (a) whether the Ministry has assessed the rise in construction costs due to increased prices of labour and building materials causing delays in Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), if so, the details thereof;
- (b) whether Government proposes to revise the financial assistance to beneficiaries in light of escalating construction costs, and the timeline for such consideration; and
- (d) the steps taken to ensure that beneficiaries are able to complete house construction within the existing cost norms?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(DR. CHANDRA SEKHAR PEMMASANI)

(a) to (d): To achieve the objective of 'Housing for all', the Ministry of Rural Development is implementing the Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) for the construction of 4.95 crore houses with basic amenities by March 2029. As on 8th December 2025, a cumulative target of 4.14 crore houses has already been allocated and against which 3.86 crore houses have been sanctioned by the States/UTs and 2.92 crore houses have been completed implying that there has not been a delay in implementation of the scheme. The Union Cabinet has also approved the construction of 2 crore additional houses under Pradhan Mantri Awaas Yojana Gramin (PMAY-G) from financial year 2024-2025 to 2028-29 with unit assistance of ₹1.20 lakh in plain areas and ₹1.30 lakh in North-Eastern Region (NER) States and Hill States.

Additional assistance of ₹12,000/- is extended for the construction of toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) or other dedicated source of funding. Under PMAY-G, it is mandatory to provide support of 90/95 person days to unskilled wage employment at the current rates to a beneficiary for the construction of his / her house in convergence with MGNREGS. The beneficiary under PMAY-G, if he/she so desires, are to be facilitated to avail institutional finance of up to ₹70,000. Some of the States/UTs are also providing top-up financial support over and above unit assistance to the PMAY-G beneficiaries for the house construction. At present, there is no proposal under consideration for revision in the unit cost under the PMAY-G.

Further, as per the Framework for Implementation of the PMAY-G, where the targets are high, the State/UT Governments shall undertake an exercise to assess District/Block wise requirement of materials based on the targets communicated and from the Permanent Wait List (PWL) and based on requests from the beneficiaries, the State/UT Government may facilitate supply of quality construction material at competitive rates. Further, the States / UTs may

prepare and plan production of quality construction material through Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and/or Self-Help Groups (SHGs) under DeenDayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) and make arrangements for the supply of these materials to the willing beneficiaries of PMAY-G at reasonable rates.

The Rural Mason Training (RMT) initiative under the Ministry of Rural Development has been introduced to ensure quality construction of pucca houses under PMAY-G. So far, 3.75 lakh candidates have been enrolled, 3.41 lakh assessed, and 3.02 lakh certified as trained rural masons under PMAY-G, contributing directly to stronger, durable, and safer housing construction in rural areas. Further, the Ministry of Rural Development has launched the AwaasSakhi (Support Application for Knowledge, Help and Innovation) application through which the beneficiaries can gain awareness about the scheme, obtain answers to their queries and determine their eligibility for the scheme, equipping them with knowledge to make informed decisions. The AwaasSakhi paves the way towards active involvement of beneficiaries and their community in the house construction process by making available house design typologies, locally available BIS-certified materials and rural masons.

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