

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 1586
TO BE ANSWERED ON 12/12/2025

**DELAYS IN COMPLETION OF RURAL HOUSES UNDER PMAY-G IN
MAHARASHTRA**

1586 Dr. Fauzia Khan:

Will the Minister of Rural Development be pleased to state:

- (a) whether the Ministry is aware that in Maharashtra, out of the 2,94,159 houses pending for the release of the first instalment, about 2,84,793 (96.8 per cent) are delayed by more than 30 days;
- (b) if so, the reasons identified for such extreme delays in disbursement of first instalments; and
- (c) the corrective measures being taken to ensure that such delays are reduced, particularly in the State of Maharashtra?

ANSWER

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

(a) to (c): The Ministry of Rural Development is implementing the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) w.e.f. 1st April 2016 to provide assistance to eligible rural households for the construction of Pucca houses with basic amenities to achieve the objective of "Housing For All" in rural areas. Under the PMAY-G, the initial target was to provide assistance for the construction of 2.95 crore houses during FY 2016-17 to 2023-24. The Government of India has approved the implementation of the scheme during FY 2024-25 to 2028-29 to provide assistance for the construction of 2 crore additional houses.

Under the PMAY-G, in the State of Maharashtra, a cumulative target of 43,70,829 houses has been allocated by this Ministry against which 41,36,773 houses have been sanctioned to the beneficiaries by the state, 1st installment of assistance has been released to 38,20,447 beneficiaries and 15,69,280 houses have been completed, as of 08.12.2025. Under the PMAY-G, the Ministry releases Central Share of funds directly to the State/Union Territories (UTs) by considering them as a single unit. Further, disbursement of funds as installments of assistance to beneficiaries is done by the State.

The State Government of Maharashtra has informed that there is delay in release of first installment of assistance to 1.83 lakh beneficiaries due to Aadhar matching issues with Public Financial Management System (PFMS); landless beneficiaries who are in the process of being allotted land to construct the house; verification of Aadhaar number and Bank account numbers by Unique Identification Authority of India (UIDAI) and PFMS respectively; and transition from Single Nodal Account (SNA) model to SNA SPARSH ("Just-in-Time release of funds") payment system during October-November, 2025.

The State Government of Maharashtra has also conveyed that they are taking measures such as rigorous review of the progress of this scheme at the level of Principal Secretary, conducting field visits, providing instructions to all districts to conduct camps of beneficiaries with bank and UIDAI Centers to verify bank accounts and Aadhaar respectively, in order to speed up the work of disbursement of Instalments, land allotment process and house completion. Further, the SNA SPARSH payment system has been made live successfully in the state of Maharashtra and generation of Fund Transfer Orders (FTOs) has been started, and instalments are being disbursed through the SNA SPARSH payment system.

The Ministry is taking the following initiatives to ensure monitoring and timely completion of the houses for smooth implementation of PMAY-G in all States and Union Territories, including Maharashtra:

- i. Timely allocation of targets to the States/UTs.
- ii. Micro monitoring of house sanction and completion through workflow enabled transaction-based Management Information System (MIS)-AwaasSoft, analytic Dashboard and using other IT tools & latest Artificial Intelligence (AI)/ Machine Learning (ML) technologies.
- iii. Regular review of progress in the States. A separate review of progress in States, with high targets, is also held.
- iv. Timely release of funds to the States/ UTs and follow up with the States/UTs for onward release to beneficiaries.
- v. Training to Rural Masons under Rural Mason Training (RMT) programme to make available pool of trained rural masons for faster construction of quality houses.
- vi. Awaas SAKHI mobile app designed to streamline access to PMAY-G by consolidating key information and resources in one place.
- vii. Awards to best performing States/UTs, Districts and blocks based on dedicated performance index dashboard thereby creating healthy competition and motivation among the States/UTs for achieving the set targets.
