GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 929
TO BE ANSWERED ON 06/02/2026

PRADHAN MANTRI AWAS YOJANA - GRAMIN (PMAY-G)

929   Shri Baburam Nishad:
       Shri Subhash Barala:
       Shri Amar Pal Maurya:
       Dr. Medha Vishram Kulkarni:
       Dr. Dinesh Sharma:
       Smt. Ramilaben Becharbhai Bara:
       Shri Narhari Amin:
       Shri Ryaga Krishnaiah:
       Shri Lahar Singh Siroya:

       Will the Minister of Rural Development be pleased to state:

(a)   the details of the number of houses constructed under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) as on December 2025;
(b)   the funds expended under the Scheme as on December, 2025;
(c)   whether the Ministry has assessed the effectiveness of institutional safeguards embedded in AwaasSoft, Awaas+ 2024 Survey, and Pratyaksh Hanstantrit Labh (PAHAL) in preventing beneficiary exclusion, duplication and financial leakages under PMAY-G; and
(d)   if so, the details thereof?

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

(a):   The Ministry of Rural Development is implementing the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) w.e.f. 1st April, 2016 to construct 4.95 crore houses by March 2029 by providing assistance to eligible rural households with basic amenities to attain the goal of "Housing for All". The Ministry of Rural Development has allocated a target of 4.15 crore houses to the States/UTs under PMAY-G, against which 3.87 crore houses have been sanctioned by States/UTs and more than 2.93 crore houses have been completed as on 31.12.2025.

(b):   Under PMAY-G, a total of Rs. 4,04,338.47 Crore (including State Share) has been utilized as on 31st December 2025.

(c) & (d):   Yes. The details of the various mechanisms of institutional safeguards are listed as under:

AwaasSoft- AwaaSoft is a bi-lingual (Hindi & English), transactional web based electronic service delivery platform to facilitate e-Governance in PMAY-G. All the critical functions of PMAY-G like identification of beneficiaries from beneficiary databases, fixing of targets, release of funds, issue of sanction order to the beneficiary, monitoring of the progress of house

construction, release of the assistance amount to the beneficiary, etc. are done through AwaasSoft.

Awaas+ 2024 Survey: To identify the potential eligible households under the PMAY-G, an updation exercise has started w.e.f. 27.12.2024 using the Awaas+ 2024 mobile application. The main features of the Awaas+ 2024 Survey are as under:

i. Self survey and assisted survey of potential beneficiaries: The self-survey can be conducted by either a member of the beneficiary household or an authorized representative. For assisted survey, the States/Union Territories would register the surveyors for conducting the household survey.

ii. Mandatory Aadhaar based face authentication: Access to the application will require Aadhaar-based e-KYC verification.

iii. Housing Typology selection: Users will be presented with options for housing designs and mason training programs. While the users can select any housing design, the chosen design will be considered as preference only.

iv. Time stamped and Geo-tagged photos: Photos of the family's existing house and the proposed site (if they are found eligible and receive benefits under PMAY-G) should be captured in the next stage. These photos are geo-tagged and timestamped to record their exact location and time are recorded. These photos will then be analysed using Artificial Intelligence (AI) models to assess eligibility.

Usage of AI/ Machine Learning (ML) model is done under the PMAY-G to curb fraudulent activity and provide information of possible malpractices, and the details are provided as under:-

i. Recommendation System module identifies various house attributes such as pucca wall, pucca roof, kutcha wall, kutcha roof, logo, window, door, and person in the uploaded photos of a completed house and recommends a final photograph for approval.

ii. Anomaly Detection and Fraud Prevention module calculates similarity score between the photograph of house that is being inspected and other houses in the vicinity to prevent any kind of fraudulent activity in this regard.

iii. e-KYC of the beneficiaries through integration with Aadhaar and AI-enabled face authentication technology to conduct verification of PMAY-G beneficiaries.

iv. Liveliness Detection: Eye Blink/ Motion detection feature in Awaas App for identification of the beneficiaries.

Pratyaksh Hanstantrit Labh (PAHAL i.e. DBTL) is a system for LPG subsidies and not directly related to the PMAY-G. However, under the PMAY-G, the assistance to beneficiaries is transferred electronically through the AwaasSoft- PFMS platform as Direct Benefit Transfer (DBT). During the present phase (FY 2024-29), the release of payment of progress linked installments of assistance to the beneficiaries is being made using the Aadhaar Payments Bridge.

The PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The details of studies conducted for evaluation of the scheme are as under :-

i. "Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana – Gramin" by National Institute of Public Finance and Policy (NIPFP) A three phased study on "Evaluation of Governance Parameters of Pradhan Mantri AwaasYojana - Gramin" was conducted by NIPFP which also included impact assessment of Direct Benefit Transfer in reduction of leakages.

ii. Impact Assessment of PMAY-G" by National Institute of Rural Development and Panchayati Raj (NIRD&PR) The study was conducted by NIRD & PR to assess to what extent were the program objectives met with regard to improving the physical conditions of the target population; and socio-economic improvements experienced by the target population, as a result of owning a new house. It was conducted in three states viz. Madhya Pradesh, Odisha, and West Bengal (Covering 24 Gram Panchayats in six districts, interviewing 1,382 PMAY-G beneficiaries).

iii. NITI Aayog – "Evaluation of CSS Scheme – Rural Development Sector" in respect of PMAY-G - 2020-21: The scheme has been evaluated using the REESI+E framework against the Relevance, Effectiveness, Efficiency, Sustainability, Impact and Equity. Under the study, the performance of PMAY-G has been assessed on cross-sectional themes like accountability and transparency, gender mainstreaming, use of IT, reforms and regulations etc.

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