

**O.I.H.**

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1801**  
TO BE ANSWERED ON 28.12.2017

**GRANTS UNDER PMAY-G**

**1801. SHRI NIHAL CHAND:**

Will the Minister of **RURAL DEVELOPMENT** be pleased to state:

- (a) the maximum amount of financial assistance or grants to beneficiaries for building houses under Pradhan Mantri Awas Yojana-Gramin (PMAY-G);
- (b) whether the Government proposes to provide additional funds to rural households under the said scheme;
- (c) whether the Government proposes to provide soft loans for house building through public sector banks in rural areas; and
- (d) if so, the details thereof?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT**  
**(SHRI RAM KRIPAL YADAV)**

(a): Under Pradhan Mantri Awas Yojana-Gramin (PMAY-G) financial assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in hilly & difficult areas including IAP districts is provided to the beneficiaries for construction of houses. In addition, 90 person days unskilled wages in plain areas and 95 person days unskilled wages in hilly states, difficult areas and IAP districts from Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and financial assistance of Rs.12,000 for construction of toilet from Swachh Bharat Mission (SBM), MGNREGS or any other dedicated source of funding is also provided to the beneficiaries over and above the unit assistance.

(b): At present no such proposal is under consideration in the Ministry of Rural Development.

(c) & (d): The beneficiary of PMAY-G may be facilitated to avail institutional finance of upto Rs. 70,000, if he/she so desires. Willing beneficiaries are also facilitated to avail loan under Differential Rate of Interest (DRI) scheme.

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