

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1905**  
TO BE ANSWERED ON 03.03.2020

**PUCCA HOUSES UNDER PMAY-G**

**1905. SHRI C.N. ANNADURAI:**

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

- (a) the number of affordable Pucca Houses to be constructed under Pradhan Mantri Awaas Yojana-Gramin under PMAY Mission (2015-20);
- (b) the amount to be provided as subsidy on interest on the housing loan to the beneficiaries of such schemes;
- (c) whether individuals having IT Returns/Form 16 are eligible to receive the benefits of such scheme as banks are reluctant to sanction housing loans to people working in unorganized sector and not filing IT Returns;
- (d) the number of applications received from Tiruvannamalai region in Tamil Nadu during the financial years 2015-19;
- (e) the number of cases rejected and the reasons therefor; and
- (f) the action the Government proposes to take to extend such benefit to farmers, people working in unorganized sectors and individuals under BPL and EWS categories who are not having IT Returns/Form 16?

**ANSWER**  
**MINISTER OF RURAL DEVELOPMENT**  
**(SHRI NARENDRA SINGH TOMAR)**

(a): The erstwhile Indira Awaas Yojana (IAY) has been restructured into Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) w.e.f. 1<sup>st</sup> April, 2016 and PMAY-G aims to provide "Housing for All" by 2022 through provision of pucca house with basic amenities to all houseless households and households living in kutchha and dilapidated house in rural areas. The overall target is to construct 2.95 Crore houses during the period 2016-17 to 2021-22.

(b): To meet the objective of the Government, Ministry of Rural Development is also implementing Rural Housing Interest Subsidy Scheme (RHSS) to provide institutional loans to the households living in rural area and not covered under PMAY-G for construction/modification of their dwelling units. Under RHSS, beneficiaries get home loans for construction/modification of the houses at an interest subsidy of 3 per cent on a maximum loan amount of Rs 2,00,000 for a tenure of 20 years or full duration of the loan, whichever is less.

(c) to (f): RHISS covers entire India, excluding the statutory towns as per Census 2011 and towns notified subsequently for coverage under PMAY (Urban). Information regarding receipt and rejection of applications in Tiruvannamalai under RHISS is not maintained centrally in the Ministry. Any rural household which does not appear/figure on the permanent wait list for Pradhan Mantri Awas Yojana-Gramin (PMAY-G) is eligible for availing the benefit of the RHISS scheme. The Central Nodal Agency for implementation of the RHISS is National Housing Bank.

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